

Social Characteristics

Each census collects social and economic characteristics from a sample of households. In 2000, like 1990, one in six questionnaires included questions on the social and economic characteristics of households members and detailed housing unit characteristics. That sample was inflated to represent the population.

Migration

About half of Milwaukee’s residents five or older in 2000 lived in the same house in 1995. The remainder lived in another house. Chances are good that the 1995 place of residence was in or near Milwaukee as shown in Table 8. About 95 percent of the movers lived in the United States in 1995. Fully 64 percent of the persons who moved between 1995 and 2000 lived in another housing unit in the City. Of the rest, 70 percent lived in Milwaukee County. Another ten percent lived outside Milwaukee County but elsewhere in Wisconsin. That means about 20 percent of the movers came from outside Wisconsin. The percentages reported by the 1980 census were similar.

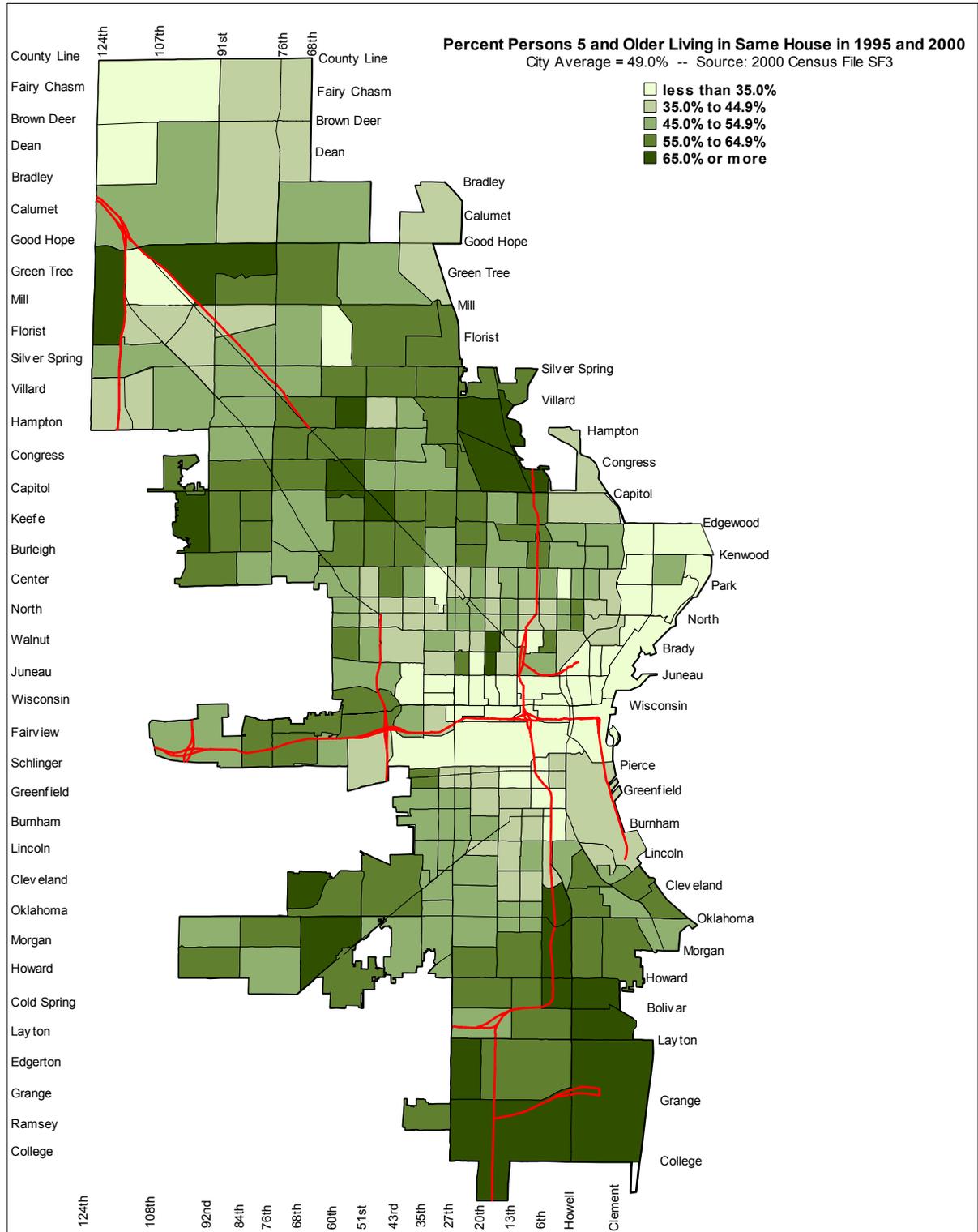
Table 8
Residence in 1995 Persons 5 and Older in 2000
City of Milwaukee

Residence in 1995	Number	Percent
Same house as in 2000	269,480	49.0%
Different house in 1995	280,222	51.0%
In United States	263,815	94.1%
City of Milwaukee	178,719	63.8%
Another place in United States	85,065	30.4%
Milwaukee County	21,012	7.5%
Rest of Wisconsin	28,682	10.2%
Another state	35,371	12.6%
In Puerto Rico	1,990	0.7%
Elsewhere	14,417	5.1%
U.S. Island Areas	55	0.0%
Foreign country or at sea.	14,362	5.1%
Total persons 5 and older	549,702	

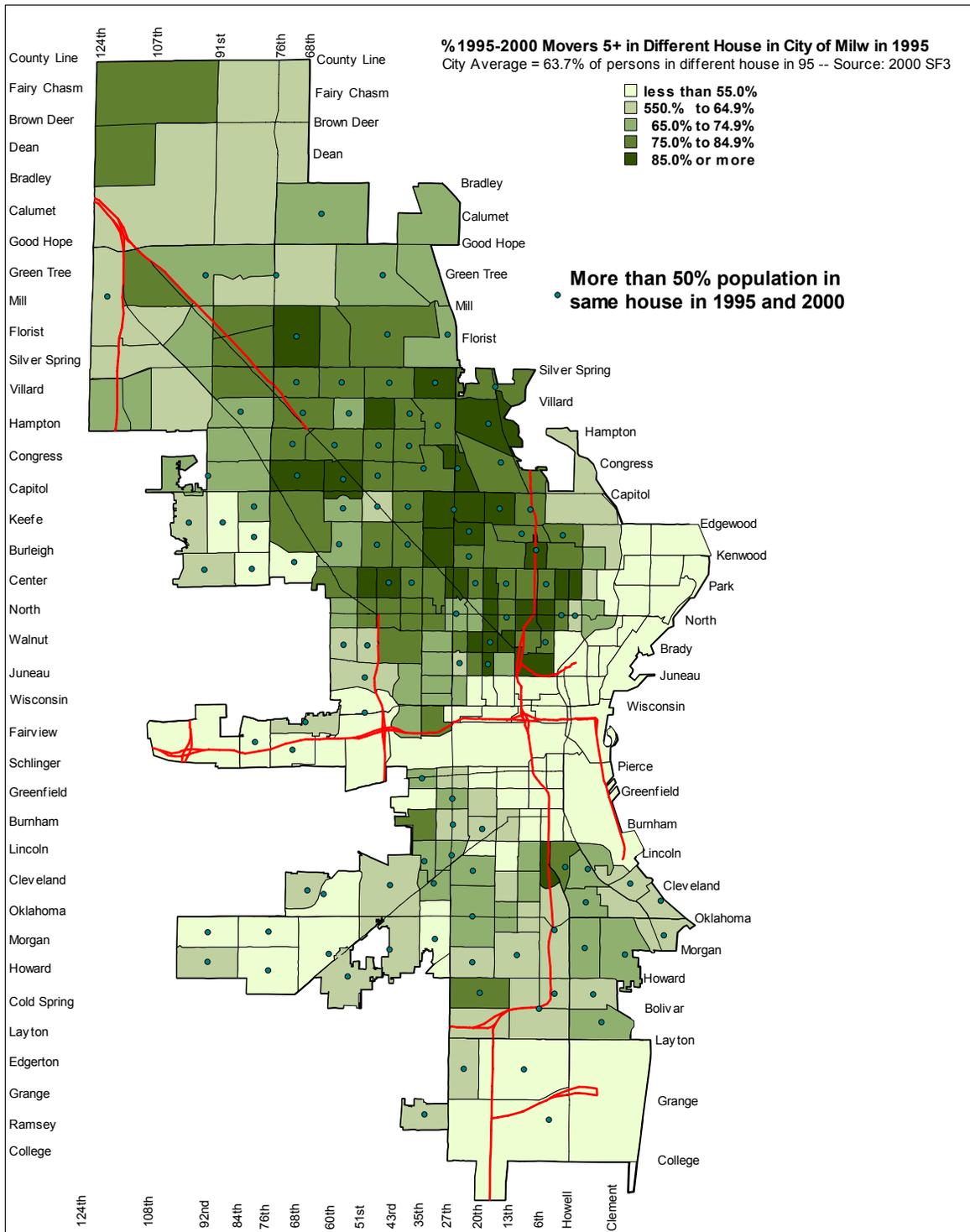
Source: 2000 Census File SF3

Maps 20 through 25 indicate mobility between 1995 and 2000. Persons living in areas developed between 1950 and 1980 were least likely to move between 1995 and 2000 as shown by Map 20. Many of the persons who moved moved within the City according to Map 21. While it is not known where these persons lived in 1995, most of them lived on the north side in 2000. Movers within the City made up a high percentage of total movers in some areas. Persons living in the Milwaukee County suburbs in 1995 made up a higher percentage of movers to areas nearest the City limits on the west and south as Map 22 shows. It’s possible that these movers weren’t concerned with municipal boundaries. Map 23 indicates movers coming from another county in Wisconsin made up a higher percentage of movers nearest the west City limits and on the east side and near downtown. The persons settling on the east side or near downtown may have come to be near the universities or the activity downtown. Housing in some parts of downtown is more expensive than the typical student could afford; perhaps these movers occupy recently constructed condominiums. About ten percent of the persons moving to another house between 1995 and 2000 lived in another state in 1995. Map 24 shows the percentage of movers from outside Wisconsin settling in Milwaukee. Many out of state movers lived on the east side and west of downtown in 2000. The universities and downtown activities probably attracted these movers. Some parts of the northwest side drew persons from outside Wisconsin too. Persons living in a foreign country in 1995 accounted for a significant portion of the settlers to the southeast side, east side, and the area west of downtown according to Map 25. The southeast side attracted persons from Mexico. The other two areas probably attracted foreign students.

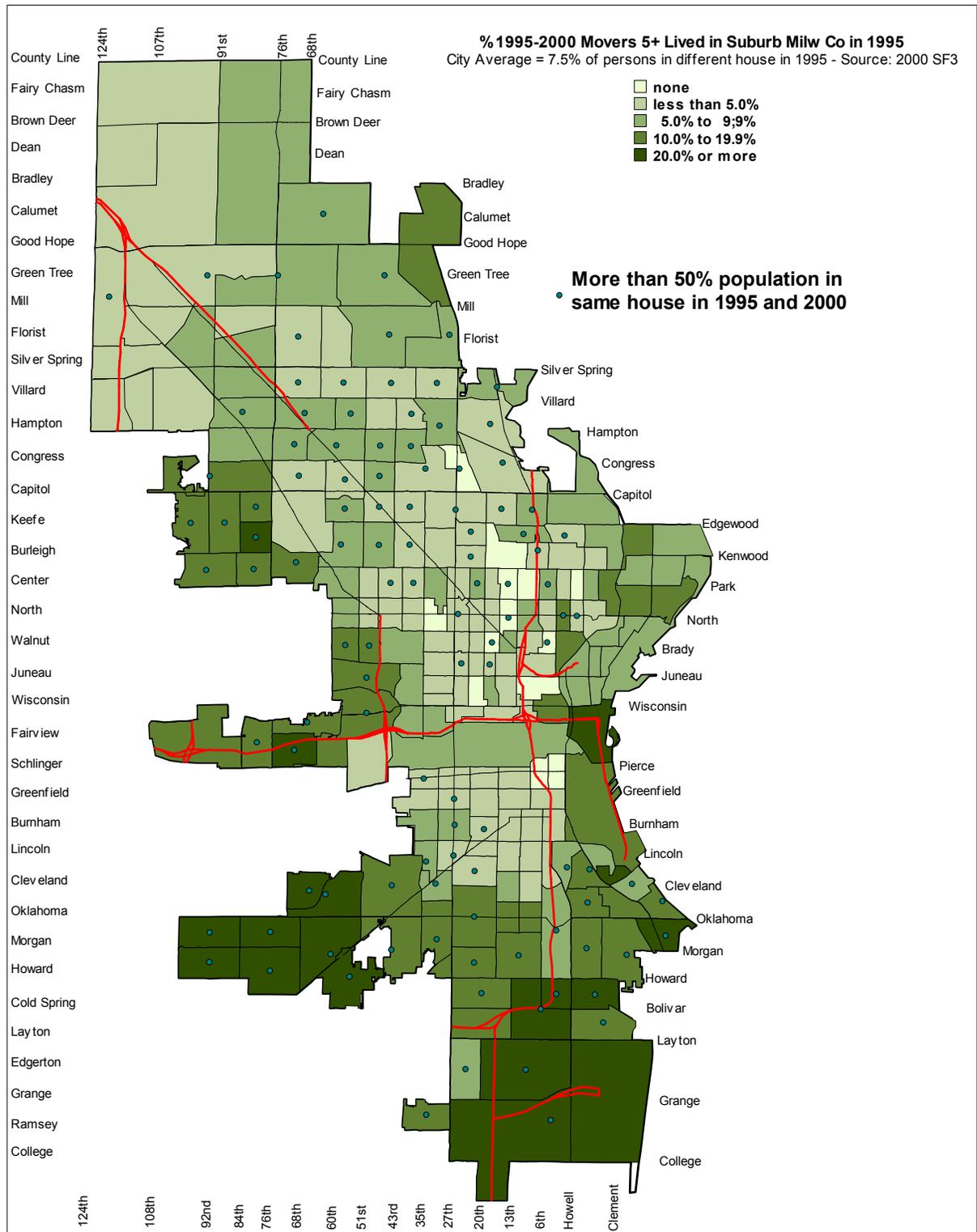
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Map 20 – Percent Persons 5 and Older Living in Same House in 1995 and 2000

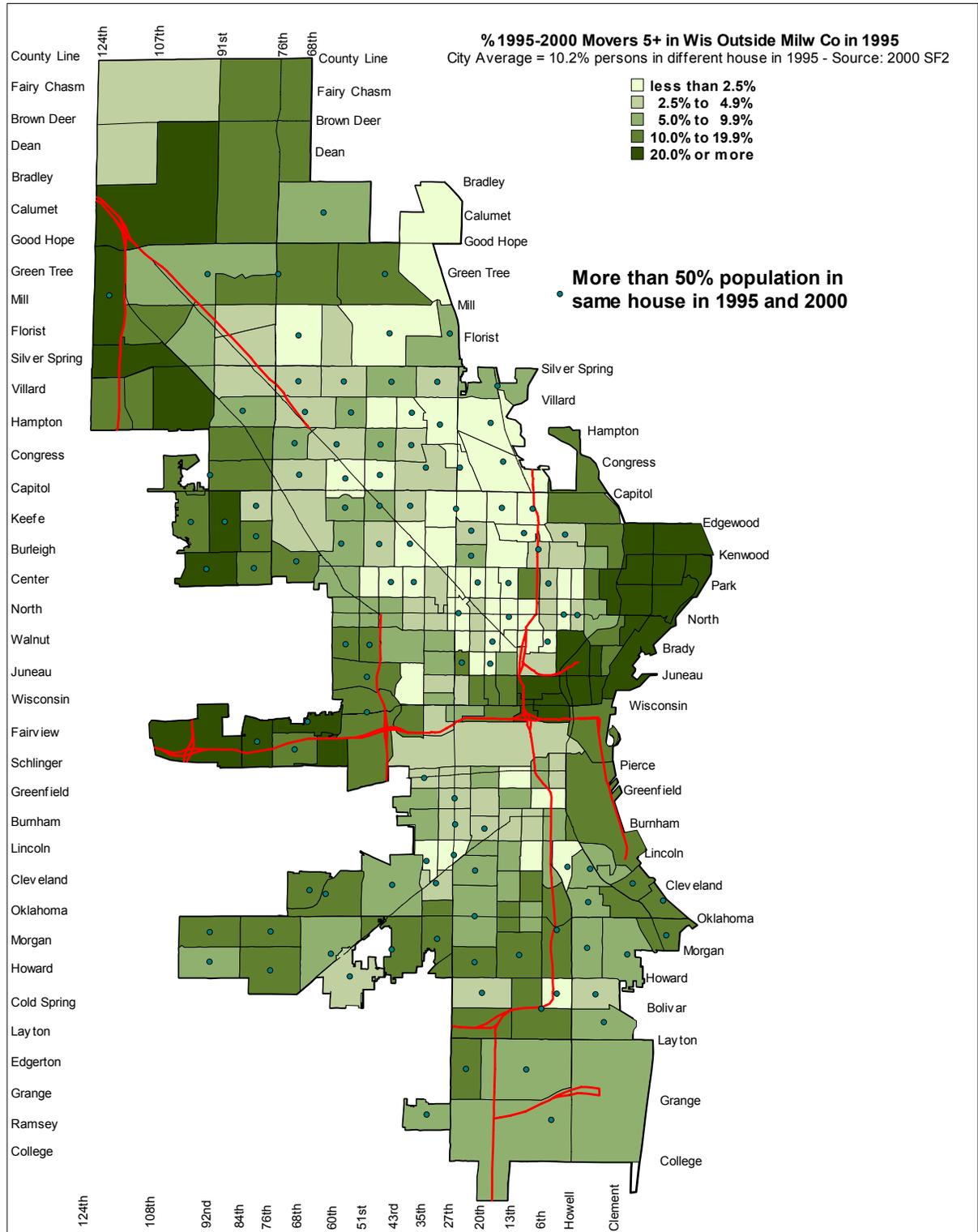


Map 21 – Percent 1995-2000 Movers 5+ in Different House in City of Milwaukee in 1995

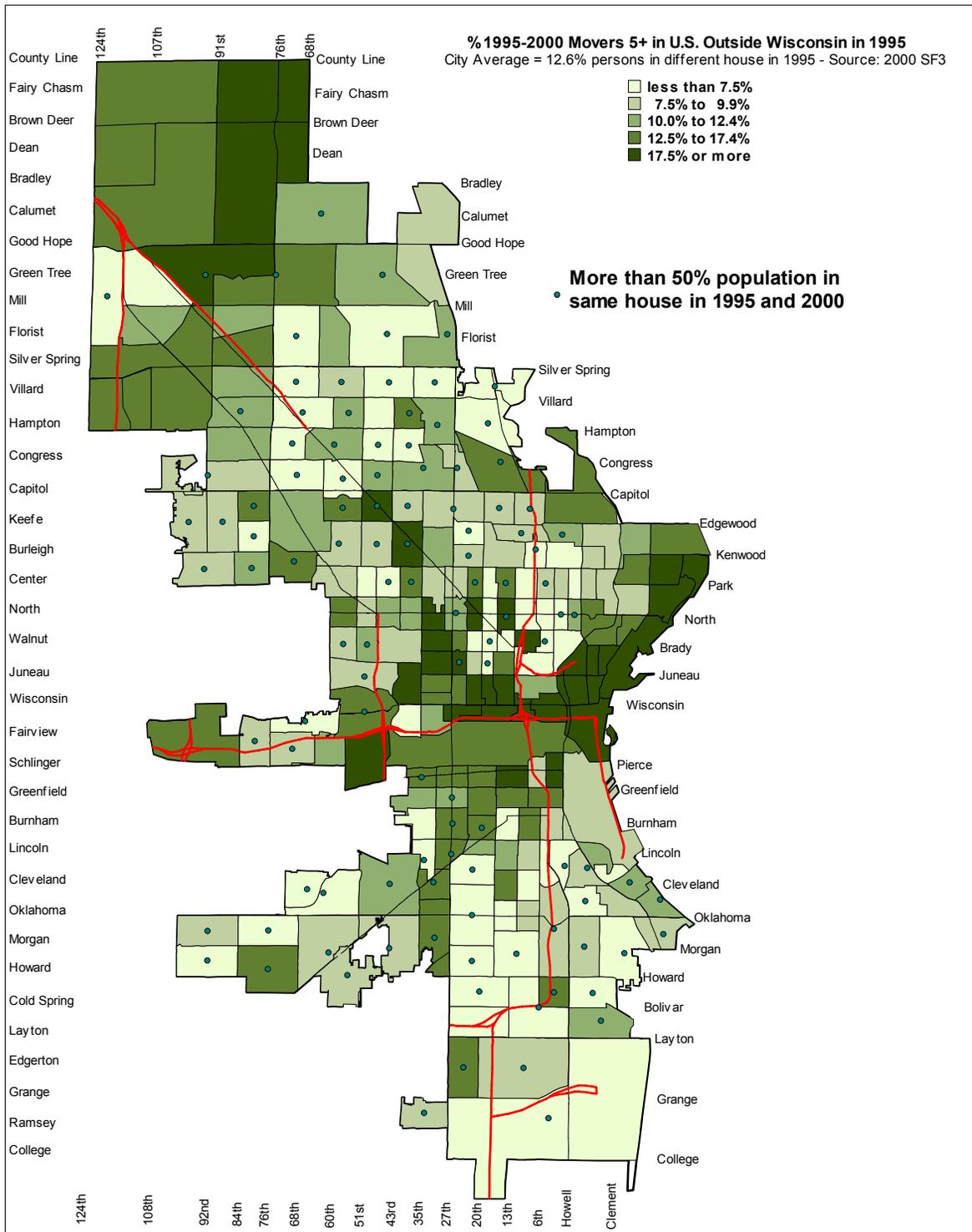


Map 22 – Percent 1995-2000 Movers 5+ Lived in Suburban Milwaukee County in 1995

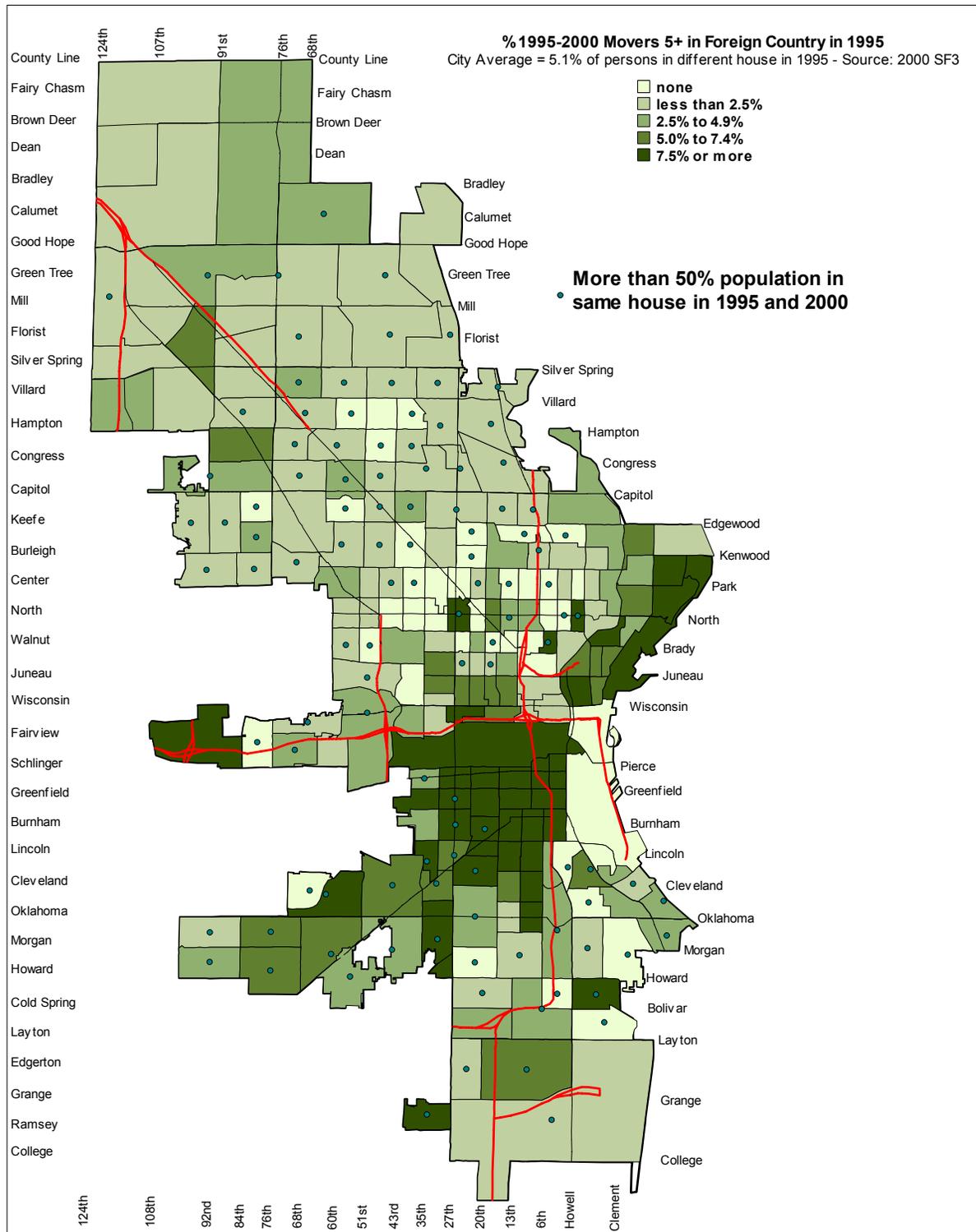
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Map 23 – Percent 1995-2000 Movers 5+ Lived in Wisconsin Outside Milwaukee Co in 1995



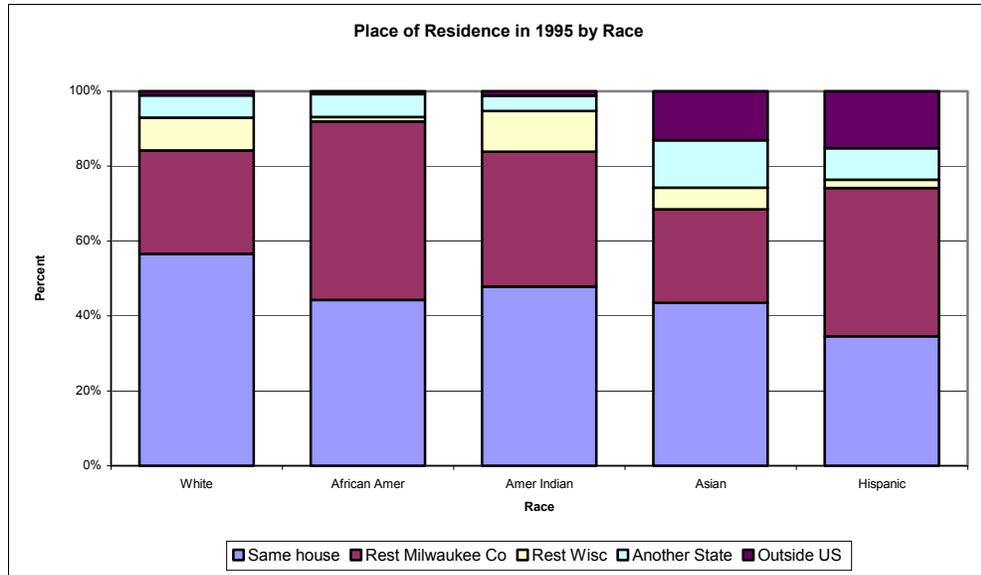
Map 24 – Percent 1995-2000 Movers 5+ Lived in U.S. Outside Wisconsin in 1995



Map 25 – Percent 1995-2000 Movers 5+ Lived in Foreign Country in 1995

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Migration patterns during the 1995 to 2000 period varied by race. While white residents were more likely to live in the same house in both years, African American residents



were most likely to move but live in the City in both years. African Americans had the lowest percentage of persons 5 and older living outside Milwaukee County in 1995; Asians had the highest. Fifteen percent of Hispanics lived outside the United States in 1995 compared with 13 percent of Asians and much lower percentages of other racial groups.

Place of Birth

The majority of Milwaukee's residents live close to their place of birth. Fully 65 percent of the City's residents were born in Wisconsin. Another 11 percent were born in a midwestern state. A similar percentage were born in a southern state. Eight percent were born in a foreign country. Smaller percentages were born elsewhere. Maps 26 through 30 show where Milwaukee residents were born.

The majority of residents in all areas except in the center of the City were born in Wisconsin according to Map 26. The highest percentages bordered the city limits on the south and west. Residents born in another midwestern state were concentrated as well as Map 27 shows.

The highest concentration is in the central part of the north side and the east side. It is interesting that many of these areas didn't have a high percentage of recent migrants from outside Wisconsin (Map 24.) Map 28 shows the percentage of residents born in southern states. Again, these areas didn't attract a high percentage of migrants from outside Wisconsin in the last five years. Just over one percent of the City's residents were born in Puerto Rico. Most live in the City's Hispanic areas as Map 29 shows. Map 30 shows where foreign born residents live. Most live in the south side Hispanic area, the central city Asian area or the east side. Few foreign born residents live in the City's north side Hispanic concentration, however.

**Table 9
Resident's Place of Birth
City of Milwaukee
2000**

Place of Birth	Number	Percent
Wisconsin	389,408	65.2%
Northeastern state	9,904	1.7%
Midwestern state	67,269	11.3%
Southern state	63,606	10.7%
Western state	9,623	1.6%
Puerto Rico	8,652	1.4%
Other US Island areas	97	0.0%
Abroad of American parents	2,275	0.4%
Foreign country	46,122	7.7%
Total persons 5 and older	596,956	100.0%

Source: 2000 Census File SF3

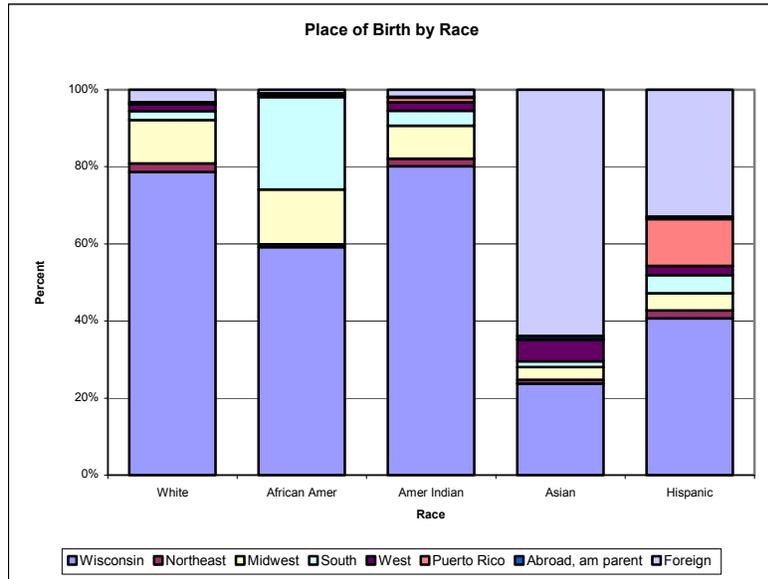
As implied by the maps, place of birth differs for Milwaukee's racial groups. White and American Indian residents were equally likely to be born in Wisconsin. Over half of the African American

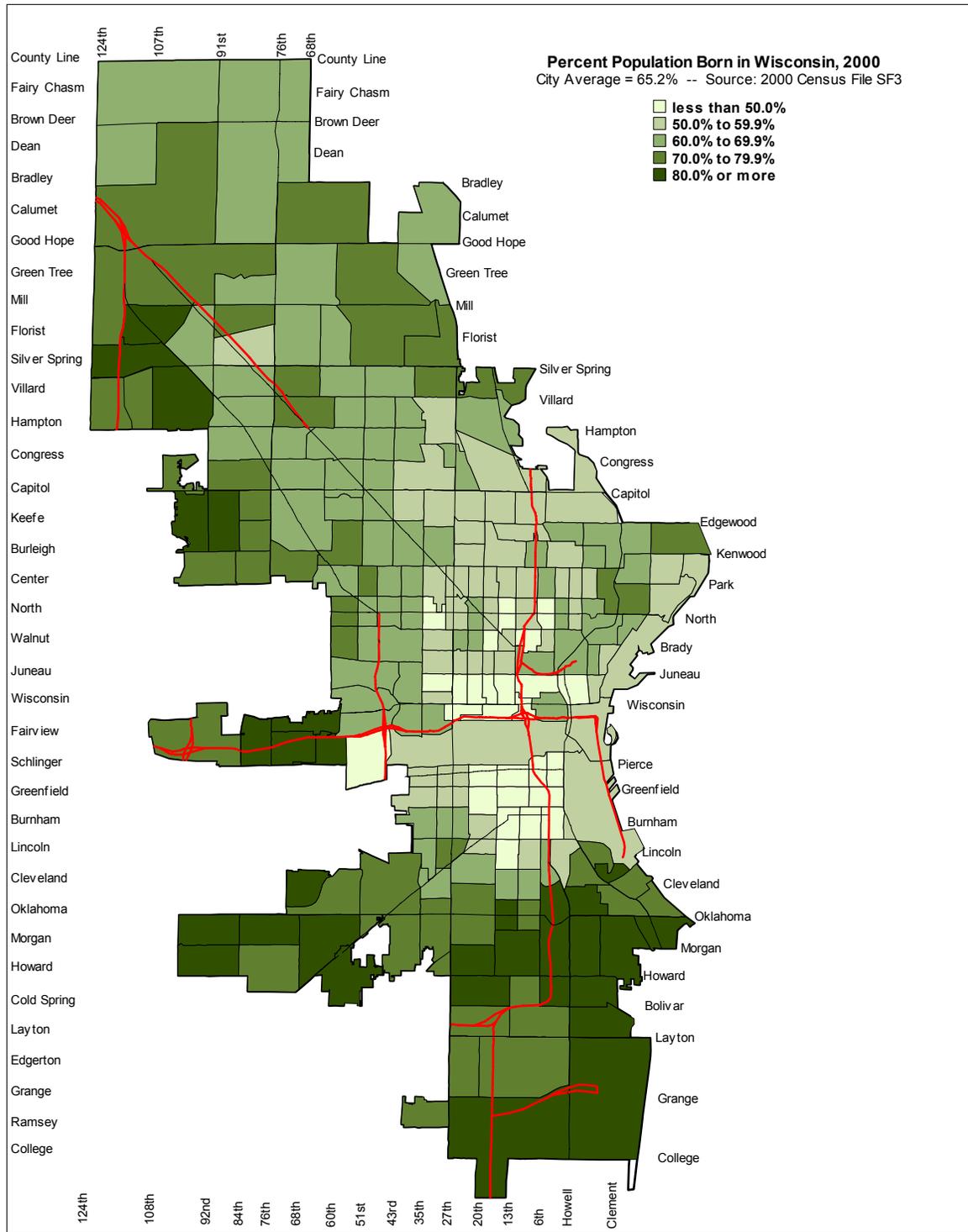
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residents were born in Wisconsin. One-fourth were born in southern states, another 14 percent in other midwestern states. 1995 to 2000 migration data implies most of the recent growth of the African American community has been from Milwaukee residents, not from migration to Milwaukee. Over 60 percent of the City's Asian residents were born in a foreign country. Again migration data indicates that some of the recent growth in the Asian community has been from births to Milwaukee residents. More of the recent Hispanic growth appears due to migration.

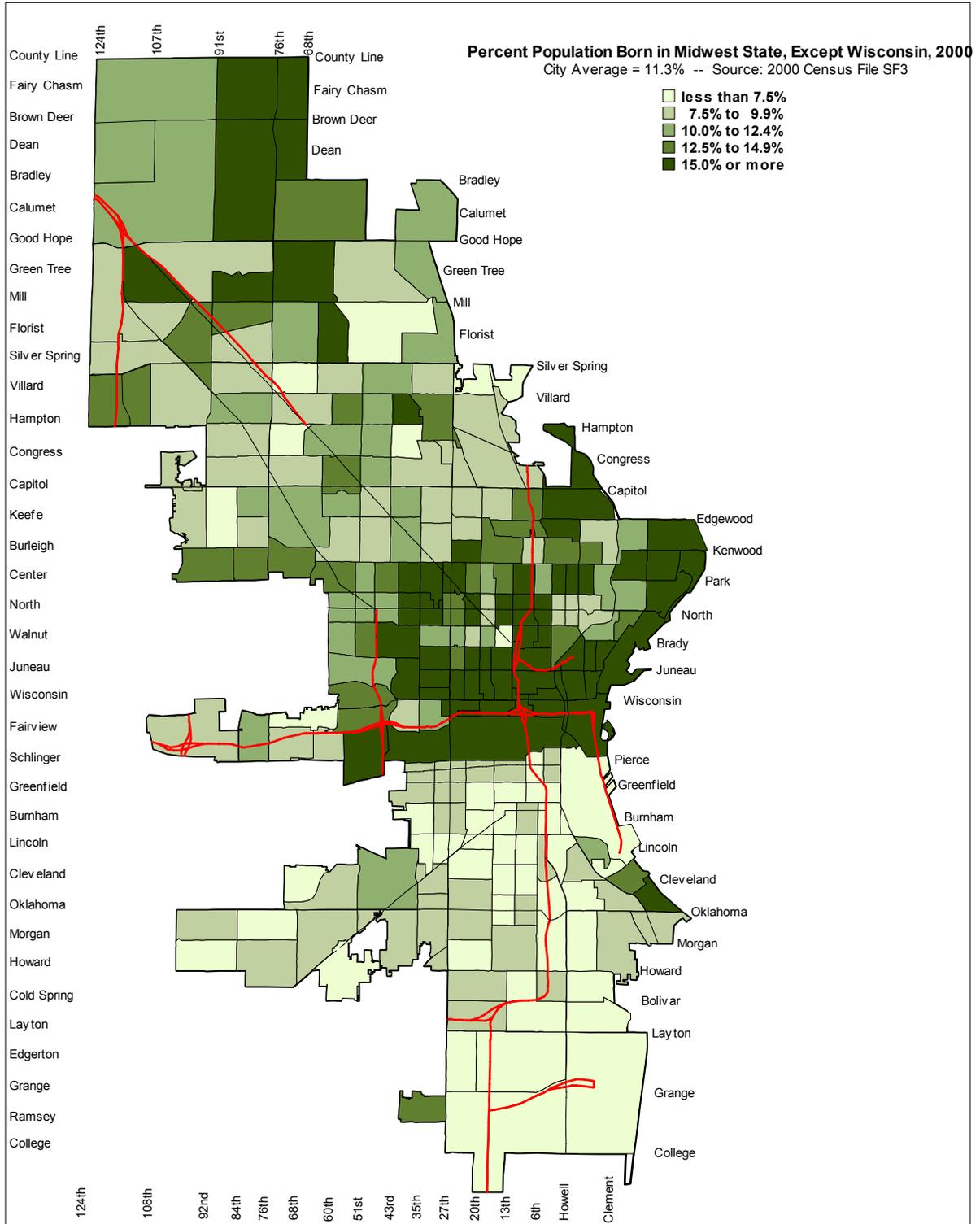
As the information above implies the most popular origin for Milwaukee's 46,000 immigrants are Mexico and southeastern Asia. About half of the immigrants entered the United States since 1990.

Just over 30 percent of immigrants were naturalized citizens in 2000. Some immigrants may have difficulty coping with the language and customs in Milwaukee.

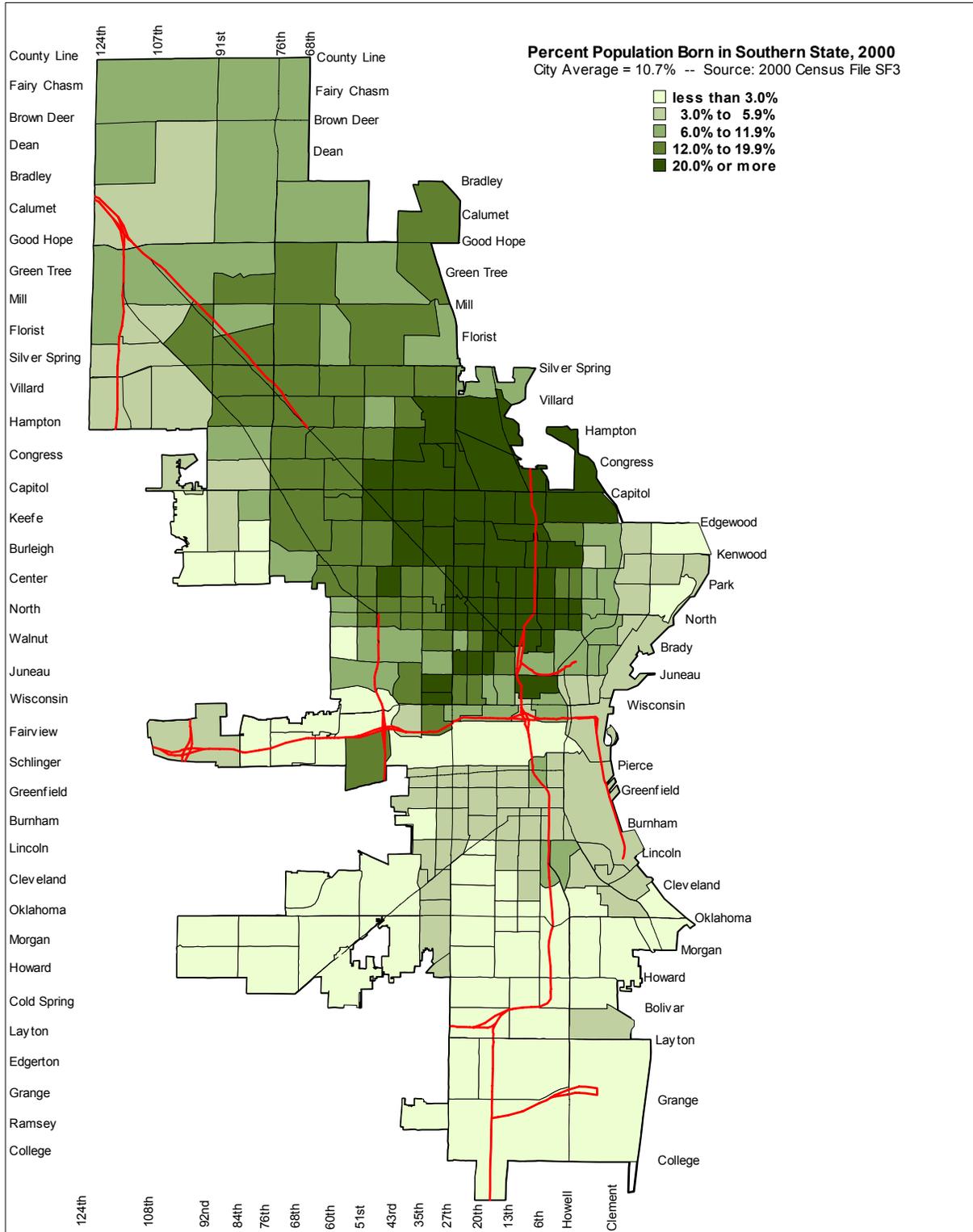




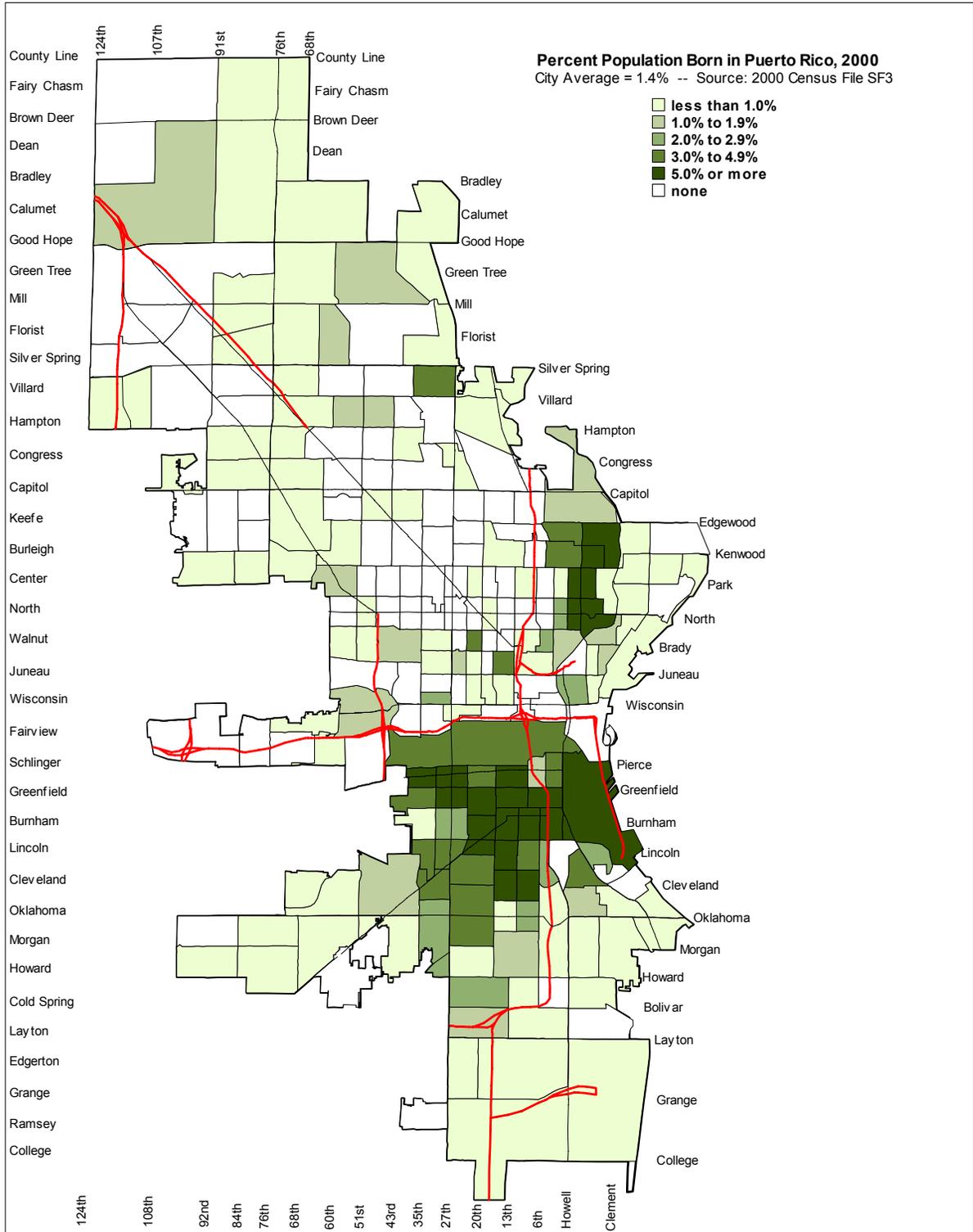
Map 26 – Percent Population Born in Wisconsin, 2000



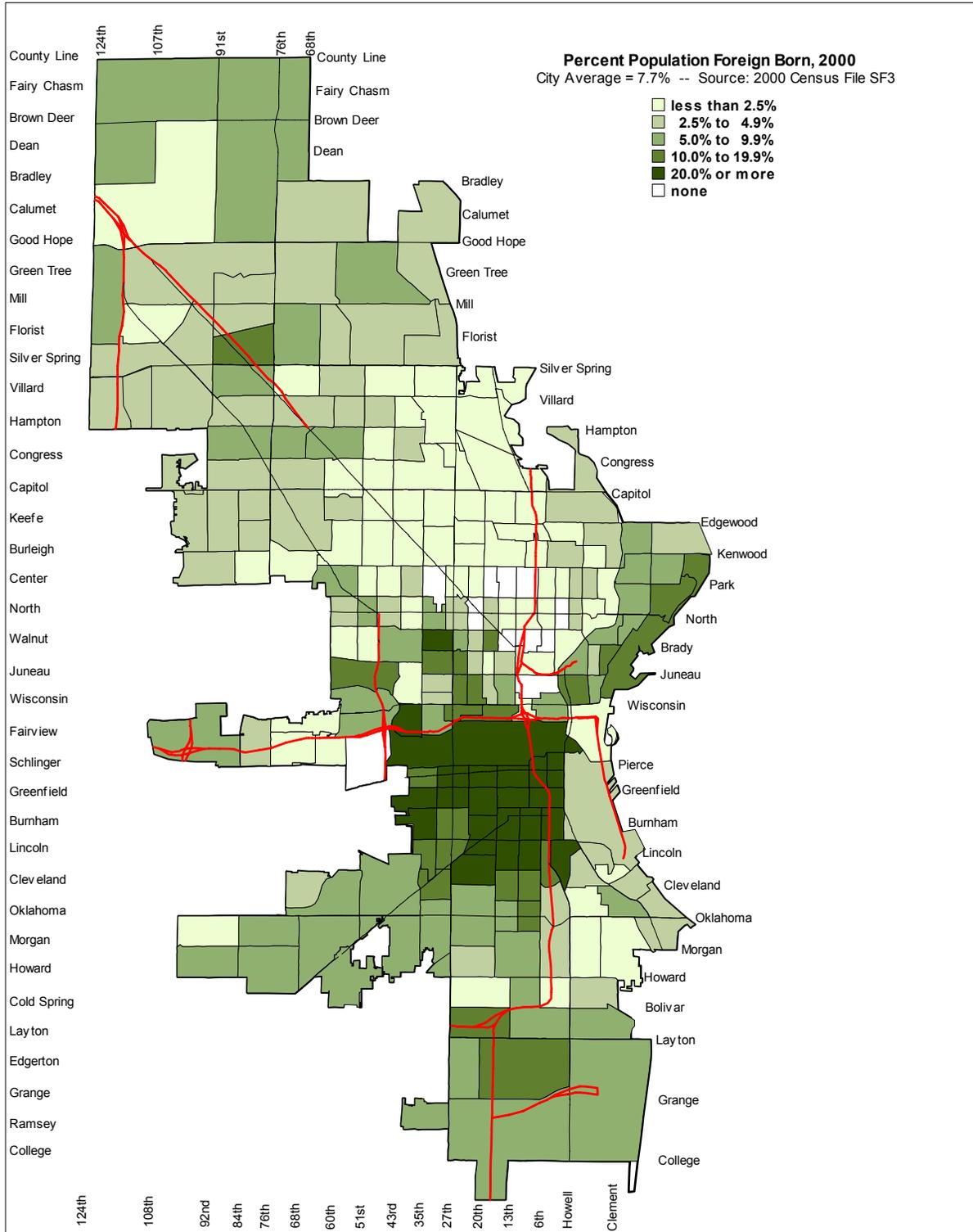
Map 27 – Percent Population Born in Midwestern State, Except Wisconsin, 2000



Map 28 – Percent Population Born in Southern State, 2000



Map 29 – Percent Population Born in Puerto Rico, 2000



Map 30 – Percent Population Foreign Born, 2000

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Educational Attainment

One-third of the City's residents three or older were enrolled in school in 2000. A higher percentage of residents attended school than in 1990 as Table 10 shows.

Table 10
School Enrollment of Persons 3 and Older
City of Milwaukee
1980 to 2000

Grade Level	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Nursery school, preschool	5,744	3.4%	9,975	5.6%	7,997	4.3%
Kindergarten*	122,714	73.4%	114,649	64.9%	14,764	8.0%
Elementary school (grades 1-8)					80,164	43.3%
High school (grades 9-12)					36,271	19.6%
College or graduate school	38,752	23.2%	52,009	29.4%	45,872	24.8%
Total enrolled in school	167,210	100.0%	176,633	100.0%	185,068	100.0%
Total 3 and older	na		595,634	29.7%	568,133	32.6%

*Elementary and high school included with kindergarten for 1980 and 1990

Source: U. S. Bureau of the Census

There were more school age children living in the City in 2000 than in 1990. The increase in children certainly increased the number of persons attending school. A smaller percentage of city residents were enrolled in college or graduate school in 2000 than in 1999.

More City residents 25 or older were high school or college graduates than in 1990. Fully, 75 percent were high school graduates in 2000 compared with 72 percent ten years earlier. Table 11 indicates educational attainment for City residents during the 1980 to 2000 period.

Table 11
Educational Attainment of Persons 25 and Older
City of Milwaukee
1980 to 2000

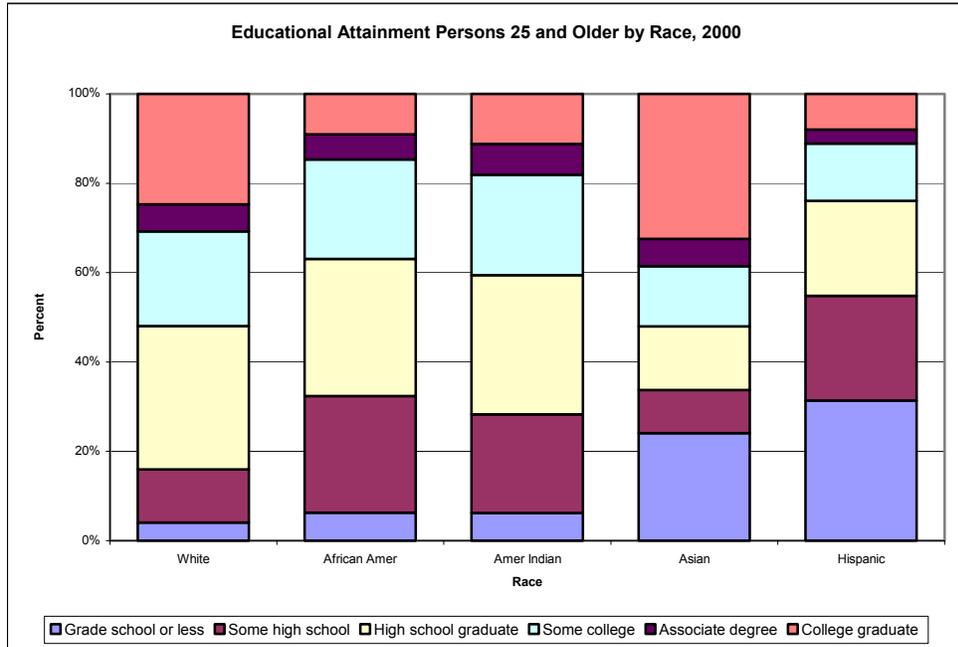
Highest grade completed	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Less than 9th grade	69,115	18.8%	37,324	9.8%	27,316	7.7%
9th to 12th grade, no diploma	64,301	17.5%	71,145	18.7%	61,631	17.4%
High school grad (includes equivalency)	135,304	36.9%	121,286	31.9%	106,575	30.2%
Some college, no degree	52,909	14.4%	72,445	19.0%	73,015	20.7%
Associate degree			21,905	5.8%	20,026	5.7%
Bachelor's degree	45,198	12.3%	39,281	10.3%	43,510	12.3%
Graduate or professional degree			17,159	4.5%	21,232	6.0%
Total 25 years and over	366,827	100.0%	380,545	100.0%	353,305	100.0%
Percent high school graduate or higher	63.6%		71.5%		74.8%	
Percent bachelor's degree or higher	12.3%		14.8%		18.3%	

Source: U. S. Bureau of the Census

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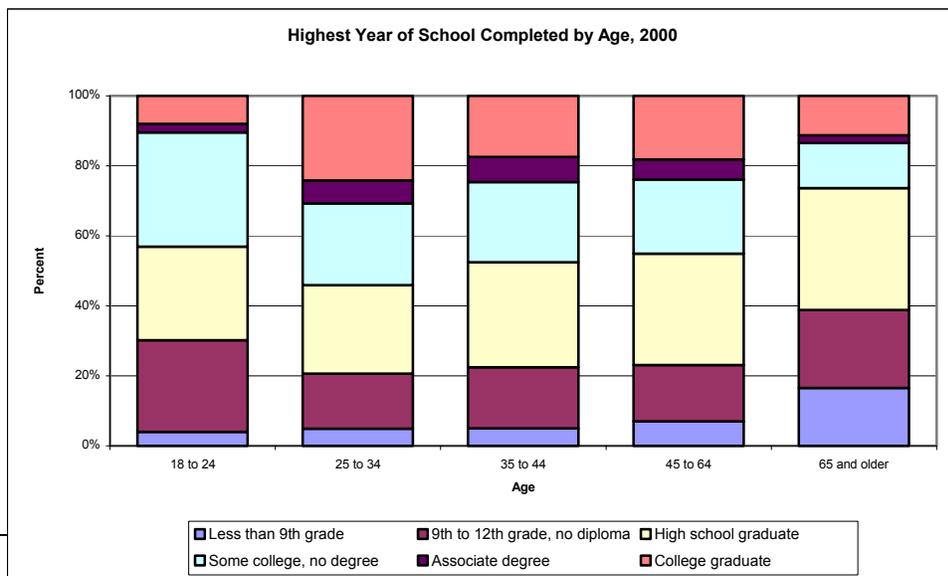
Milwaukee's high school and college graduation rates are still low when compared with other United States central cities. While Milwaukee exceeds the rates for most older northeastern and great lakes cities, it is exceeded by the western cities with more high tech industries. The percentage of persons 25 or older who were high school graduates is shown on Map 31. Many central city areas have a low percentage of persons who graduated from high school. A map showing the percentage of college graduates looks similar. The highest rates are nearest Lake Michigan, the boundary with the City of Wauwatosa, Jackson Park and the far northwest side.

Map 31 implies that minority residents are less likely to hold a high school diploma. That is not true for Asians, however. The percent of Asian persons 25 and older who were high school or college graduates exceeds that of all other racial



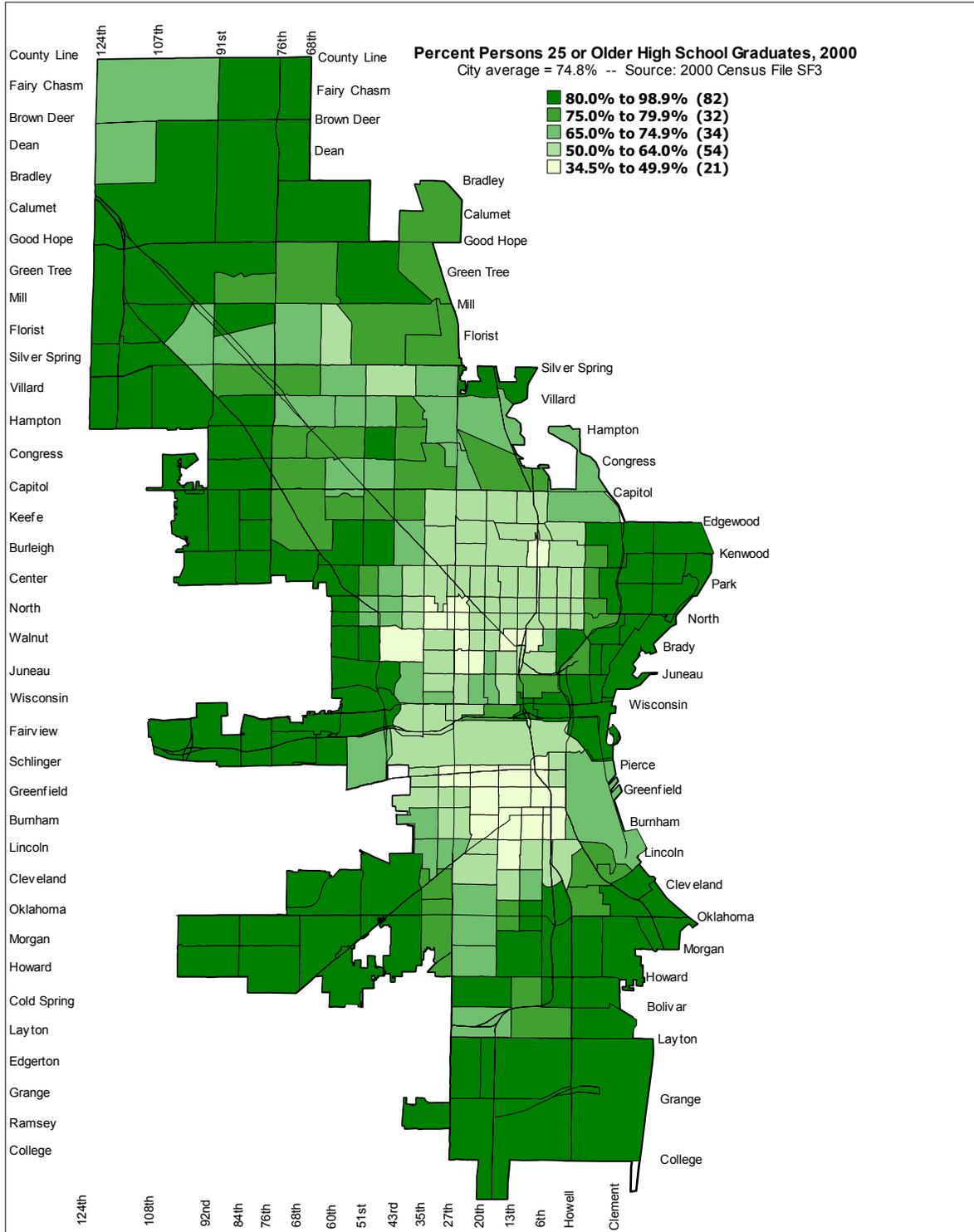
groups. Additionally, the percentage of Asians with less than an eighth grade education is high too. The Asian group includes recent immigrants, who haven't completed grade school, and well educated persons born in the United States. Comparison between educational levels reported by the 1990 and the 2000 censuses indicates the educational gap between white and minority residents increased during the 1990s. In 1990 77 percent of white residents were high school graduates compared with 59 percent of minority residents. The rates increased for both groups during the 1990s to 84 and 63 percent respectively. The difference between the rates increased.

Educational levels varied by age. Milwaukee's residents between the ages of 18 and 24 were likely to be in either high school or some type of post secondary school. Persons 25 to 34 were more likely to be college



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graduates than the next two age groups. About 20 percent of the persons in the three age groups between 25 and 64 had not completed high school. Does this mean that the highest level of high school graduation we can expect is about 80 percent?



Map 31 – Percent Persons 25 and Older High School Graduates, 2000

Employment – Labor Force

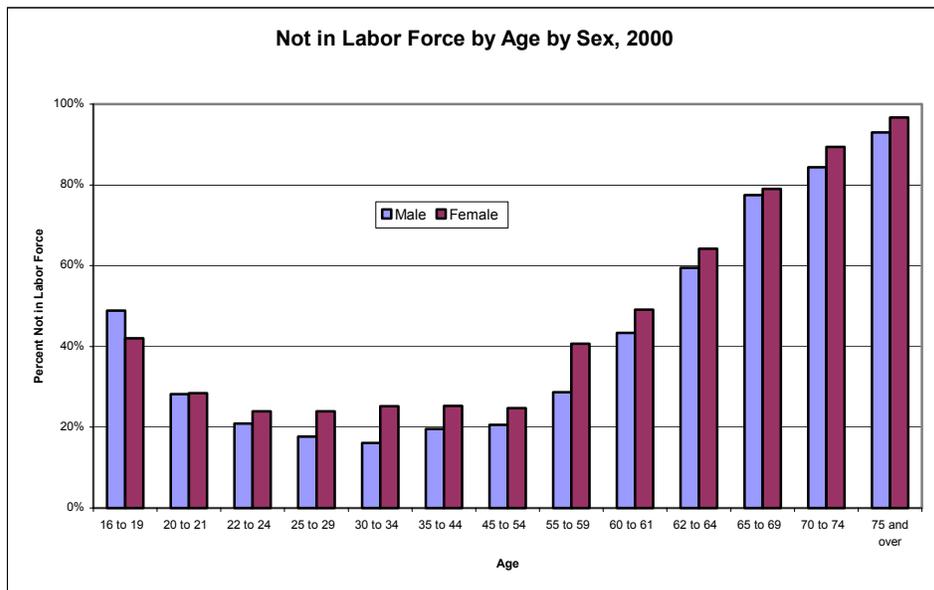
Milwaukee's labor force includes all persons 16 or older living in the City and either working or actively looking for work. The place of employment is not considered. As the population declined, Milwaukee's labor force declined since 1980. The percentage of persons in the City's labor force has remained stable during that time at about 64 percent as shown in Table 12.

Table 12
Employment Status of Persons 16 and Older
City of Milwaukee
1980 to 2000

Employment Status	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Population 16 years and over	485,187	100.0%	471,415	100.0%	442,845	100.0%
In labor force	307,114	63.3%	301,743	64.0%	283,052	63.9%
Civilian labor force	306,547	63.2%	301,032	63.9%	282,823	63.9%
Employed	285,291	58.8%	274,237	58.2%	256,244	57.9%
Unemployed	21,256	4.4%	26,795	5.7%	26,579	6.0%
Percent of civilian labor force	6.9%		8.9%		9.4%	
Armed Forces	567	0.2%	711	0.2%	229	0.1%
Not in labor force	178,073	36.7%	169,672	36.0%	159,793	36.1%
Females 16 years and over	260,859	100.0%	254,610	100.0%	236,940	100.0%
In labor force	140,933	54.0%	147,401	57.9%	143,191	60.4%
Civilian labor force	140,870	54.0%	147,312	57.9%	143,155	60.4%
Employed	132,753	50.9%	134,924	53.0%	130,110	54.9%
Own children under 6 years	na		62,099	100.0%	51,741	100.0%
All parents in family in labor force	na		33,003	53.1%	32,285	62.4%

Source: U. S. Bureau of the Census

An increasing percentage of females have entered the labor force since 1980, implying a slight decline in male participation. Females, however, were less likely to be in the labor force than males for most age groups. The graph indicates that the majority of persons under 62 are in the

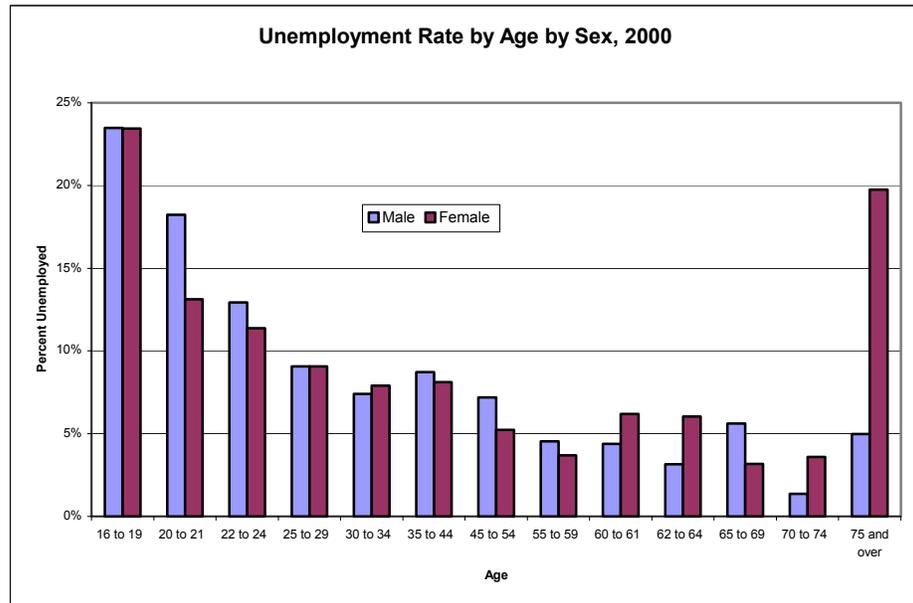


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labor force. The majority of persons 62 or older are retired. The percentage retired increases with age. Not everyone retires, a small percentage of persons 75 and older continue in the labor force. Map 32 shows the percent of persons 16 and older not in the labor force in 2000. Central city areas had the highest percentage of persons not participating.

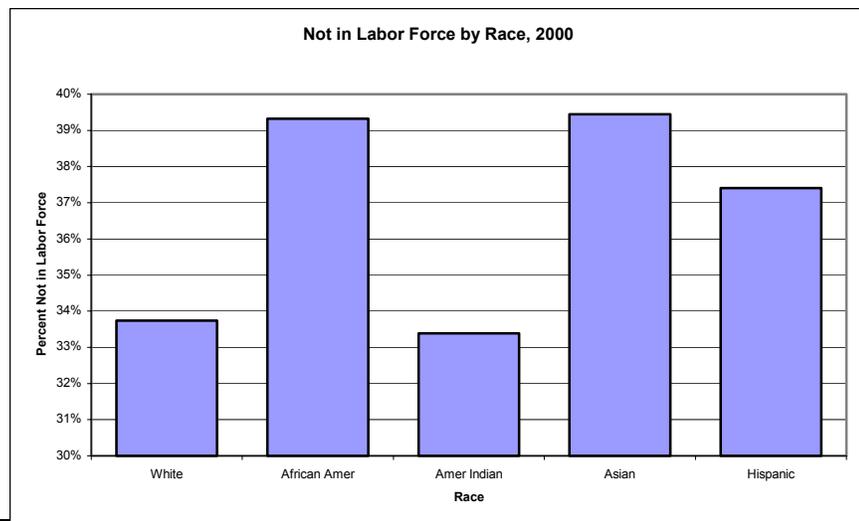
Milwaukee's unemployment rate increased during the 1980 to 2000 period. An unemployed person is someone in the labor force not working but actively seeking employment. Fully 9.4 percent of the City's labor force was unemployed at the time of the 2000 census compared with 8.9 percent in 1990 and 6.9 percent in 1980. The most recent increase was contrary to national and state trends. Unemployment rates for both the United States and Wisconsin decreased between 1990 and 2000. Some of the increase in Milwaukee could be due to the Wisconsin W-2 program. W-2's goal is to move welfare recipients from welfare to work. W-2 probably increased the number of persons actively looking for work.

Unemployment rates varied by age. The rates were highest for younger workers. Young persons may lack the necessary skills for some jobs. Map 33 indicates the percent of persons unemployed in 2000. The rates were highest in the same areas where labor force participation rates were lowest. There is a large untapped pool of workers in this area.



More children live in households where all parents work. All parents in just over 60 percent of the households with children under six worked in 2000. Working parents increase the need for day care arrangements.

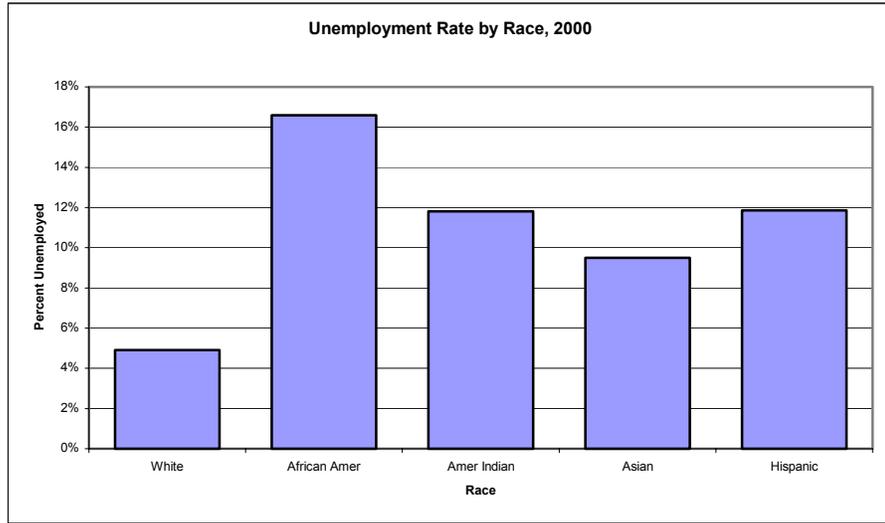
The percent of persons 16 and older not in the labor force and the unemployment rate varied by race in 2000. Whites and American Indians were more likely to be in the labor force than the other racial groups. Because the white population is generally older than the minority population one would expect a higher

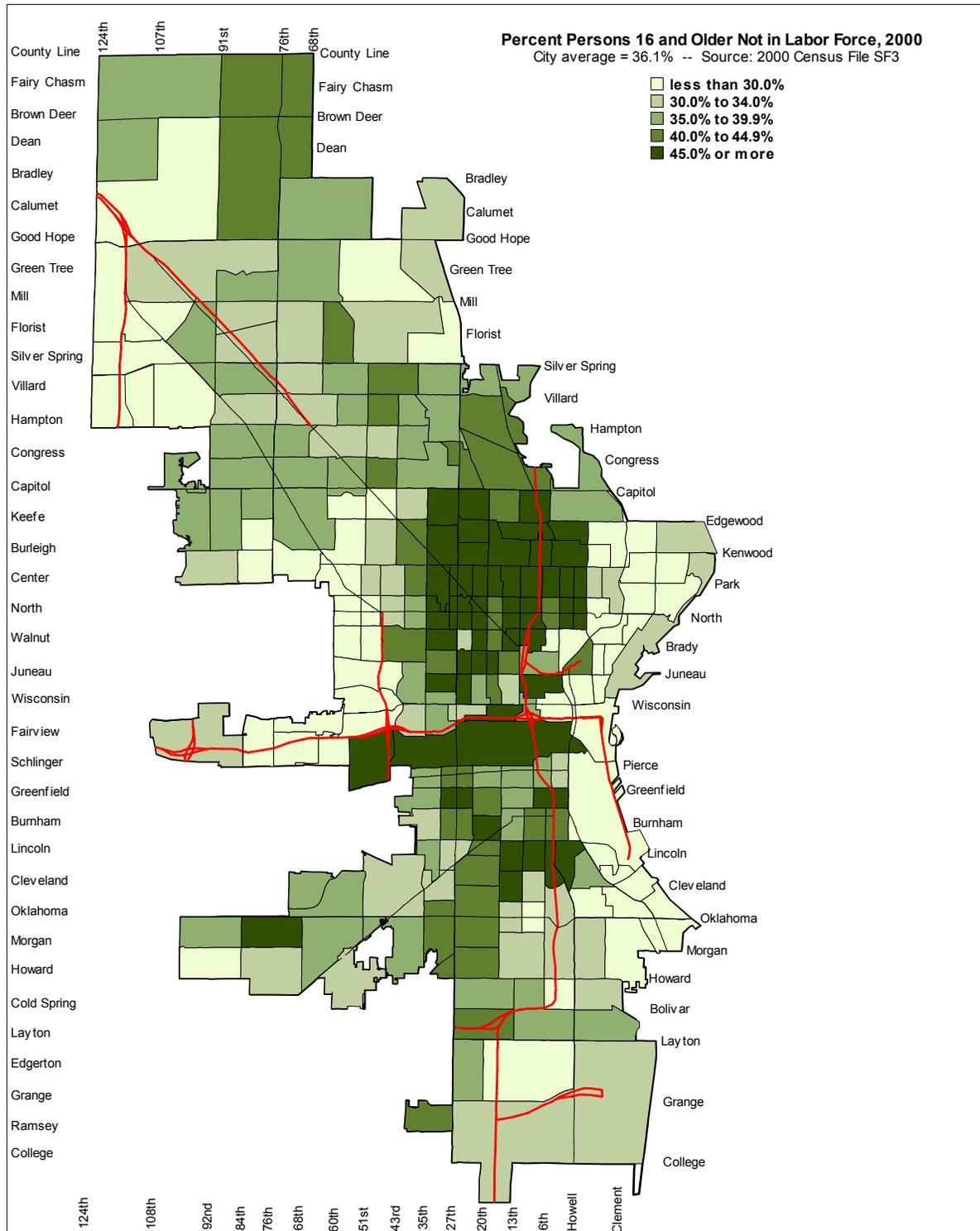


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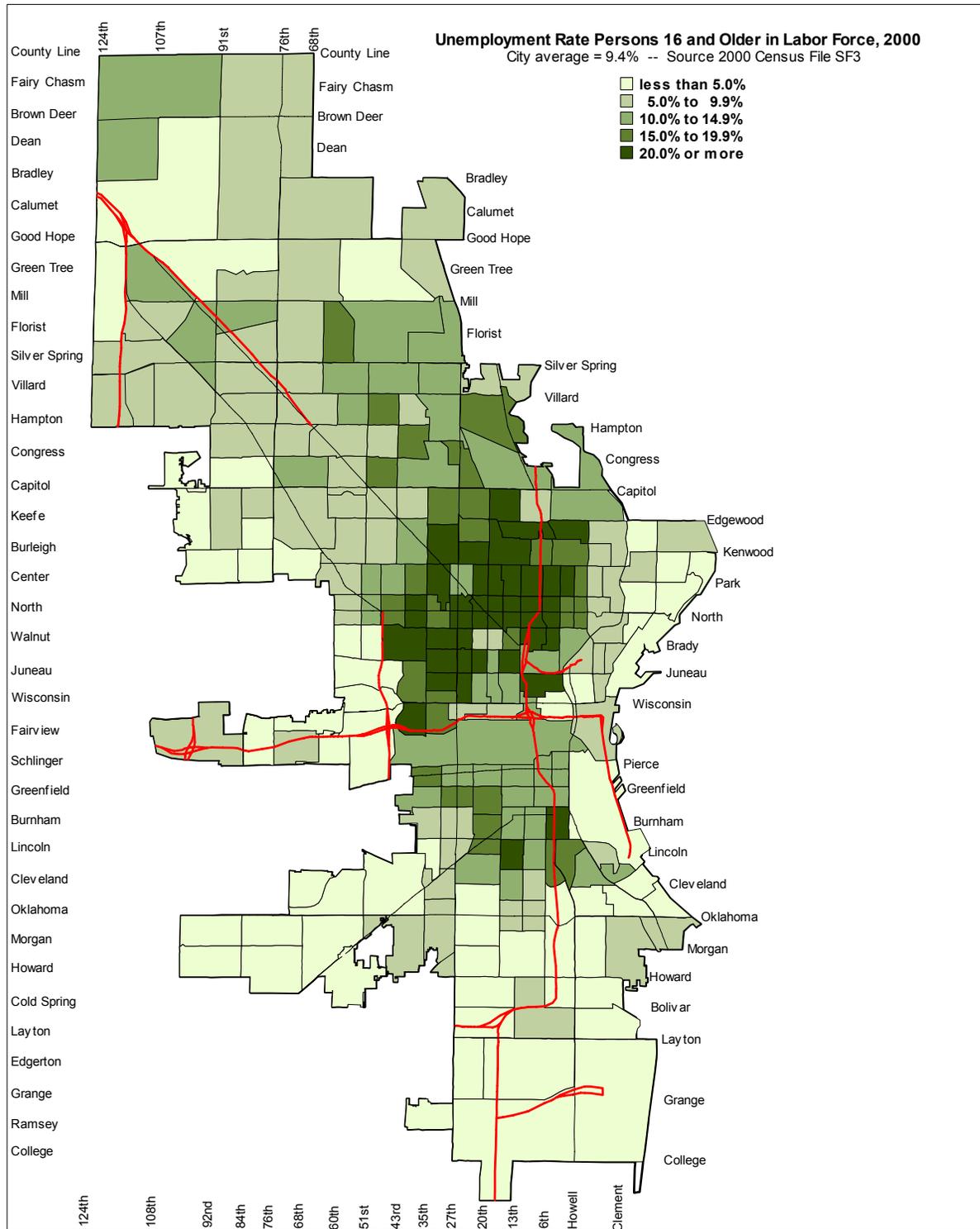
percentage of white residents to be retired and not participate in the labor force. That doesn't seem to be true.

Unemployment rates varied by race in 2000. White residents had the lowest rate, African Americans the highest. The W-2 program and relatively low educational attainment influenced minority unemployment rates. With the exception of Asians, fewer minority residents have high school or college diplomas, limiting employment opportunities.





Map 32 – Percent Persons 16 and Older Not in Labor Force, 2000



Map 33 – Unemployment Rate Persons 16 and Older in Labor Force, 2000

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Employment – Occupation and Industry

Table 13 shows employment by industry. Traditionally Milwaukee's residents have worked in the manufacturing sector². Most jobs in manufacturing paid high wages and had generous benefits because of strong unions, but required little formal training beyond high school. Milwaukee residents

Table 13
Employment by Industry by Sex
City of Milwaukee
2000

Industry of Employed	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
Agriculture	738	0.6%	210	0.2%	948	0.4%
Construction	8,525	6.8%	993	0.8%	9,518	3.7%
Manufacturing	32,563	25.8%	14,833	11.4%	47,396	18.5%
Wholesale trade	5,148	4.1%	2,373	1.8%	7,521	2.9%
Retail trade	11,684	9.3%	13,710	10.5%	25,394	9.9%
Information	3,430	2.7%	3,852	3.0%	7,282	2.8%
Transportation, warehousing, utilities	8,932	7.1%	4,220	3.2%	13,152	5.1%
Finance, insurance, real estate, leasing	5,897	4.7%	12,005	9.2%	17,902	7.0%
Service--Professional, scientific, management, administrative, and waste management	11,926	9.5%	10,753	8.3%	22,679	8.9%
Service-- Educational, health and social	14,479	11.5%	45,390	34.9%	59,869	23.4%
Service--Art, entertainment, recreation, accommodation and food	10,861	8.6%	11,119	8.5%	21,980	8.6%
Other services	5,485	4.3%	5,496	4.2%	10,981	4.3%
Public administration	6,466	5.1%	5,156	4.0%	11,622	4.5%
Total	126,134	100.0%	130,110	100.0%	256,244	100.0%

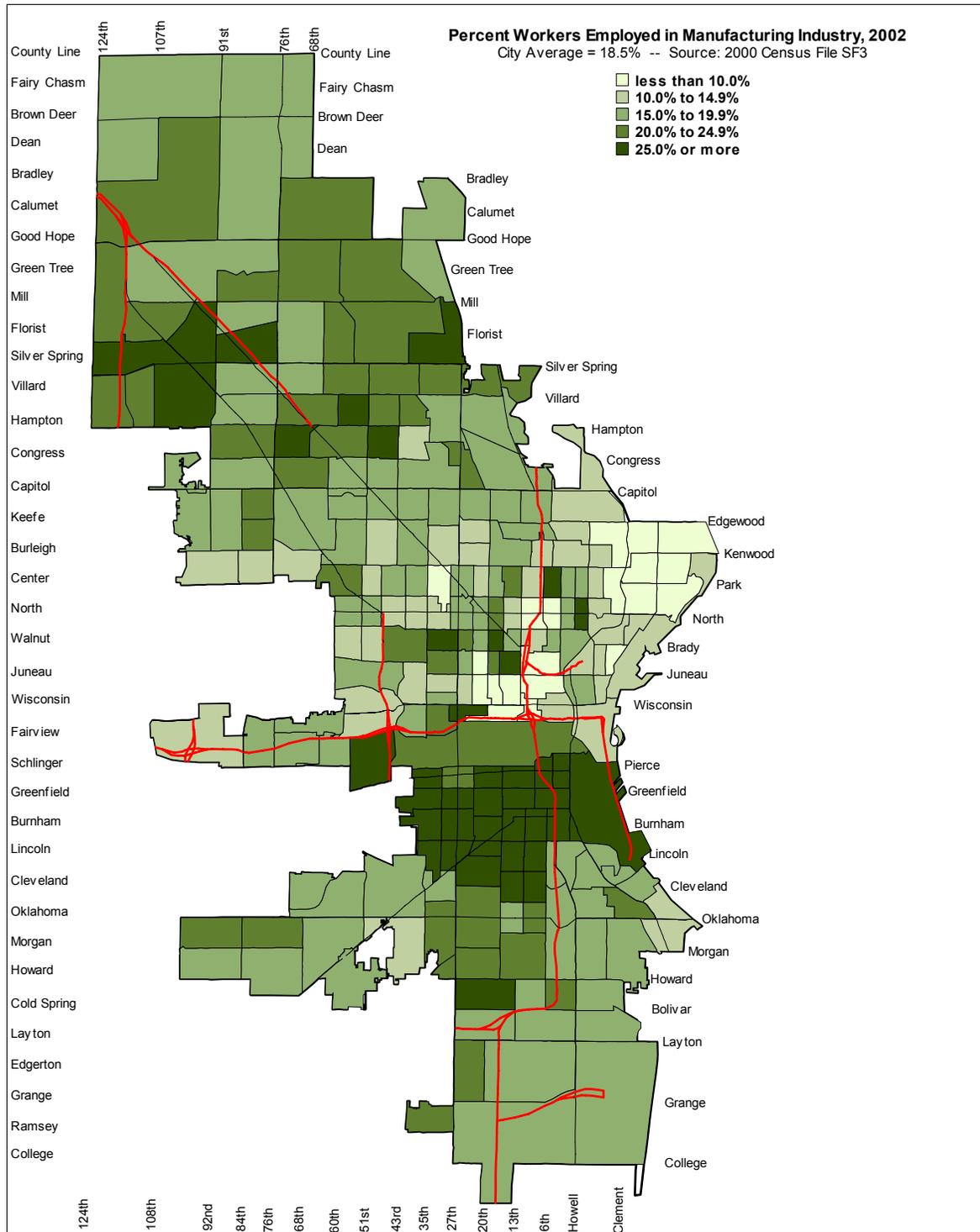
Source: 2000 Census File SF3

worked in all industries as Table 13 shows. The highest percentage of persons, but not the majority, worked in the educational, health and social services portion of the services sector. In total, 41 percent of city residents worked in the service sector. Either males or females dominate most sectors. Only the information, professional services, art services, and other services have a similar number of male and female workers.

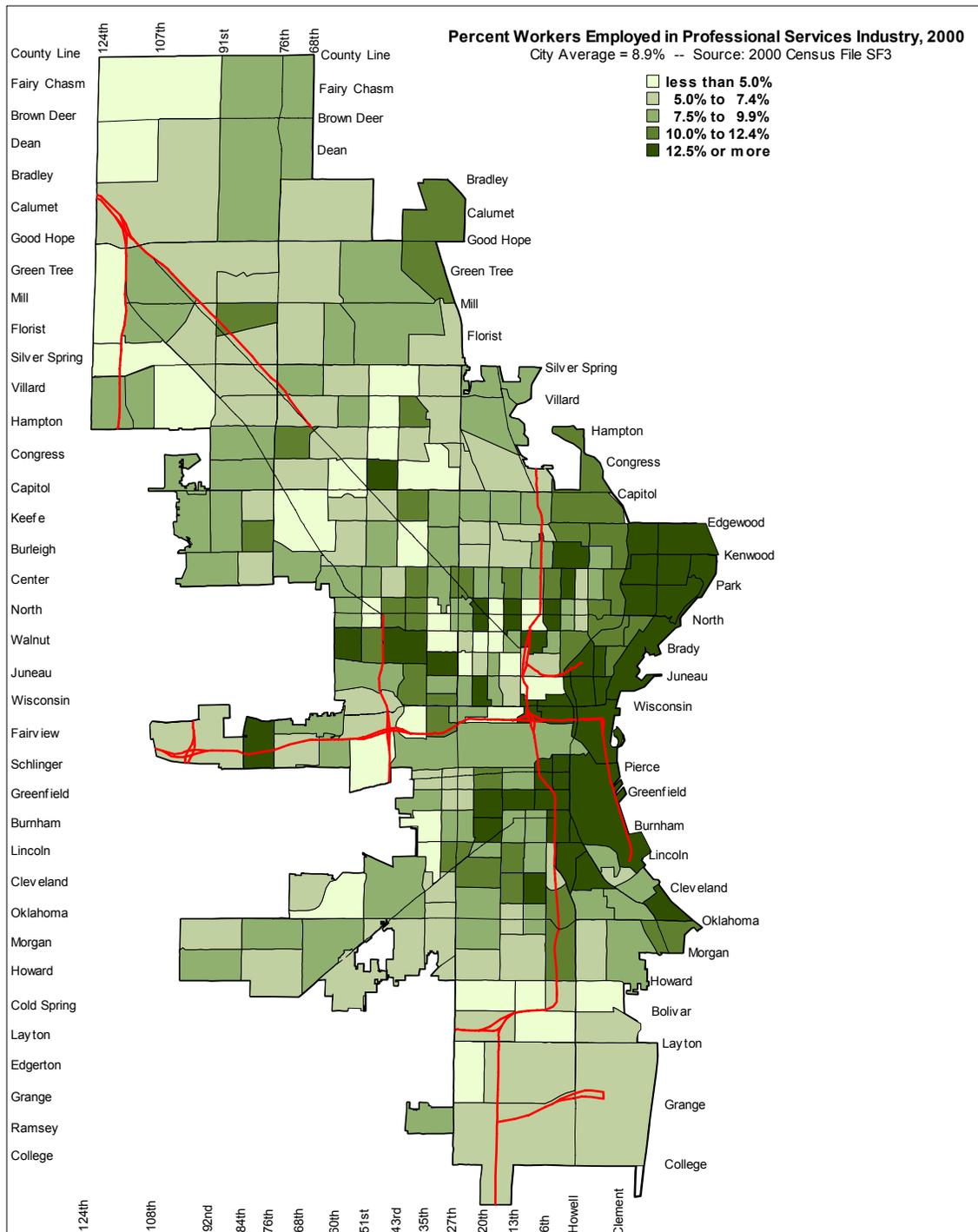
Because every industry includes a variety of occupations, industrial employment isn't segregated by city area. Manufacturing, for example, includes management, sales, office and production workers at a minimum. Maps 34 to 38 show the percentage of workers working in manufacturing; professional services; educational, health and social services; art, entertainment, accommodation and food services; and the public administration industries respectively. Each map shows some concentration for the industry, but they really show the lack of workers in specific industries rather than the concentration.

² The classification system used for occupation and industry of employment was changed for the 2000 census. These data are not comparable with that collected by prior censuses.

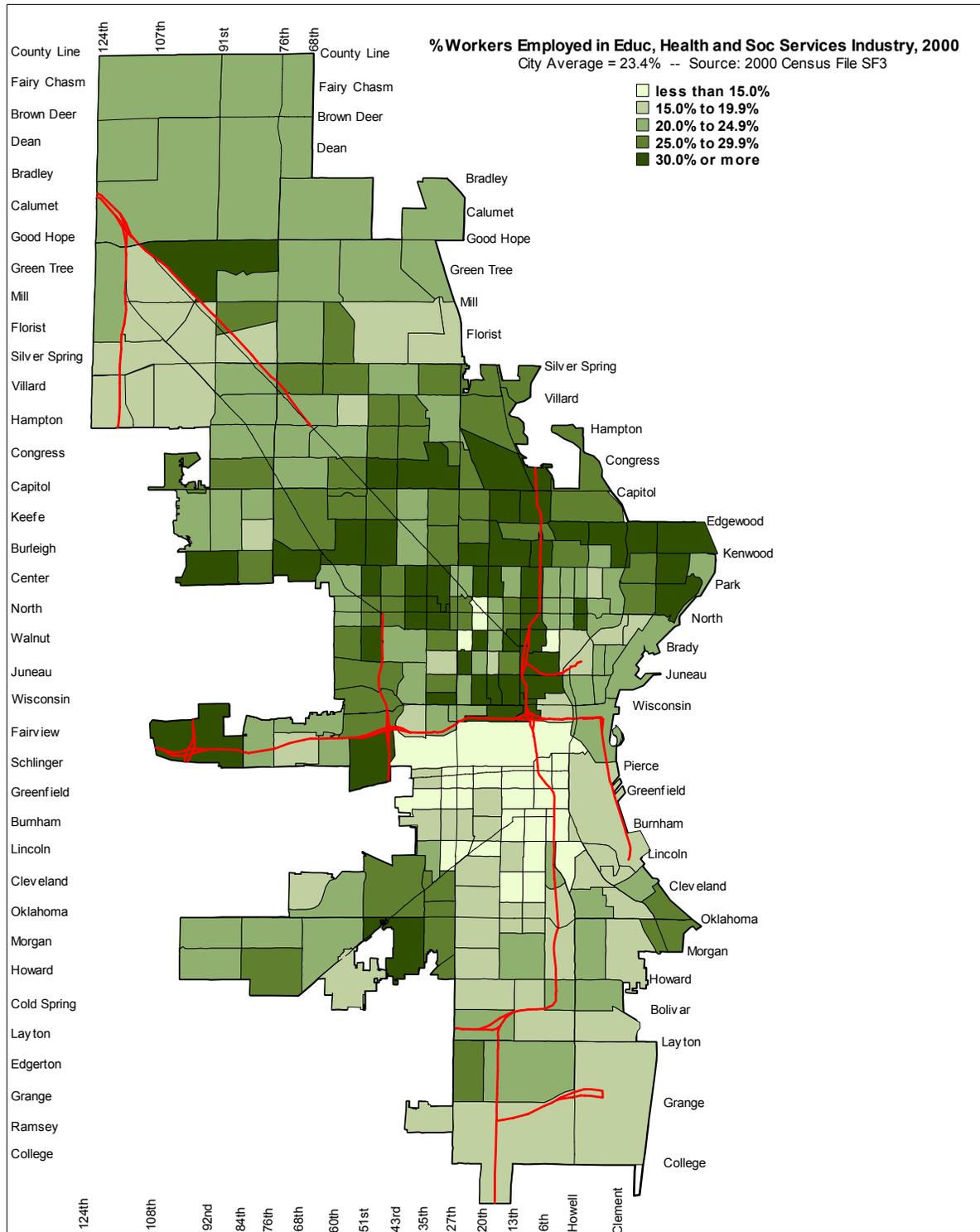
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Map 34 – Percent Workers Living in Area Employed in Manufacturing Industry, 2000

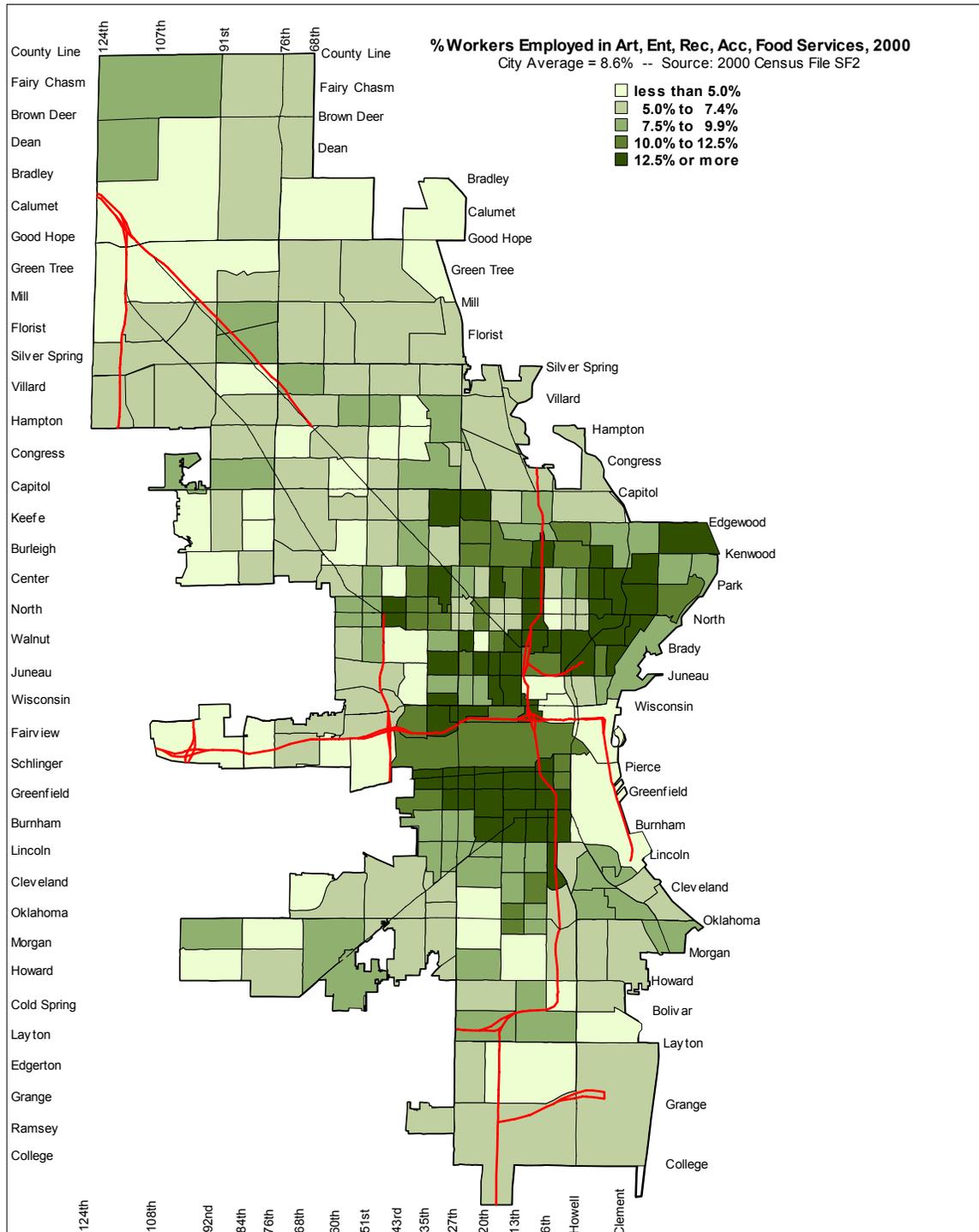


Map 35 – Percent Workers Living in Area Employed in Professional Services Industry, 2000

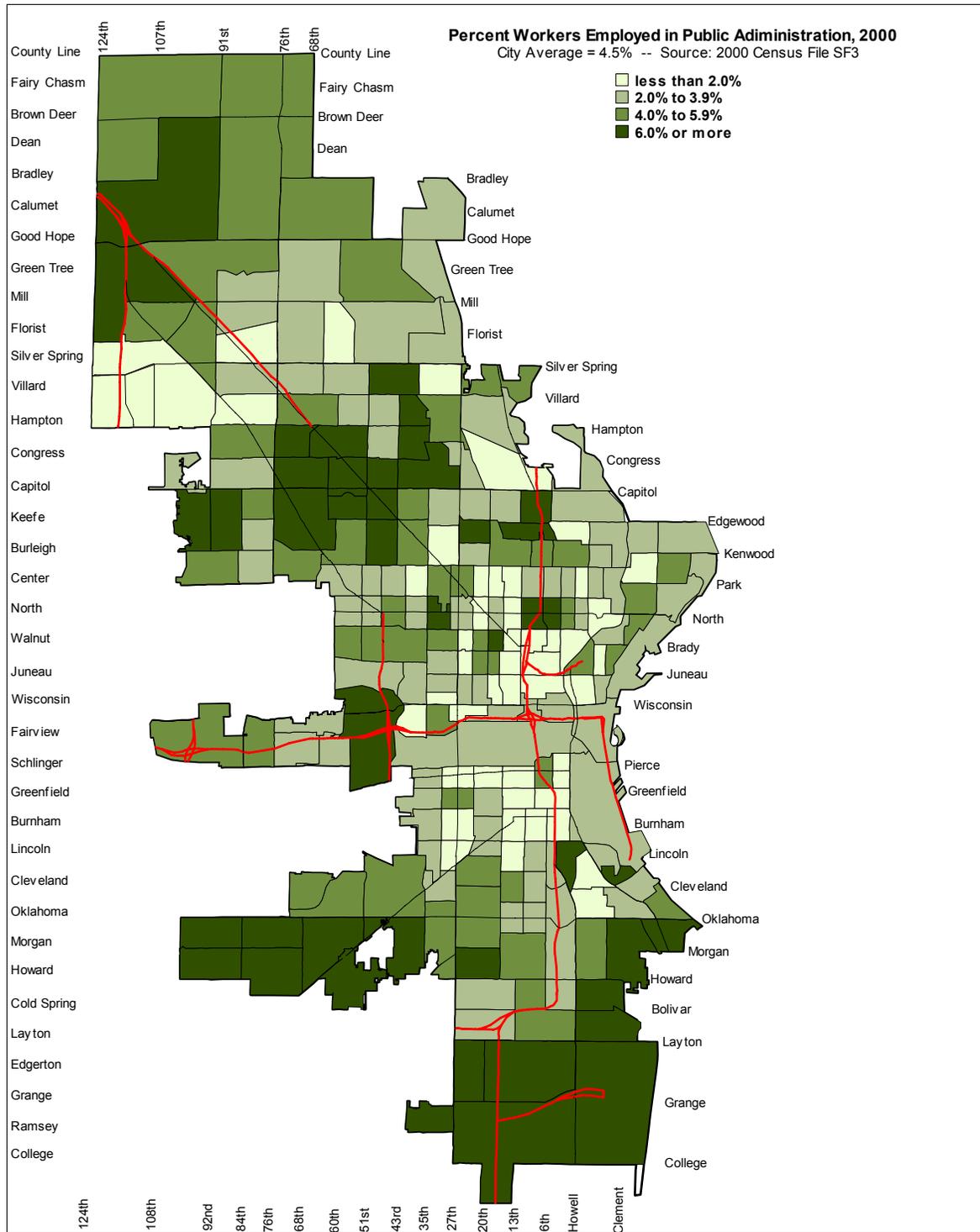


Map 36 – Percent Workers Living in Area Employed in Education, Health, or Social Services Industry, 2000

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Map 37 – Percent Workers Living in Area Employed in Art, Entertainment, Recreational, Accommodation or Food Services, 2000



Map 38 – Percent Workers Living in Area Employed in Public Administration, 2000

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Approximately 28 percent of city residents who worked in 2000 had management, professional or related occupations according to Table 14. These jobs tend to be supervisory or highly technical and typically command higher pay. This occupation is under represented among city residents. About 40 percent of the residents of the remainder of the metropolitan area had these occupations. In 2000,

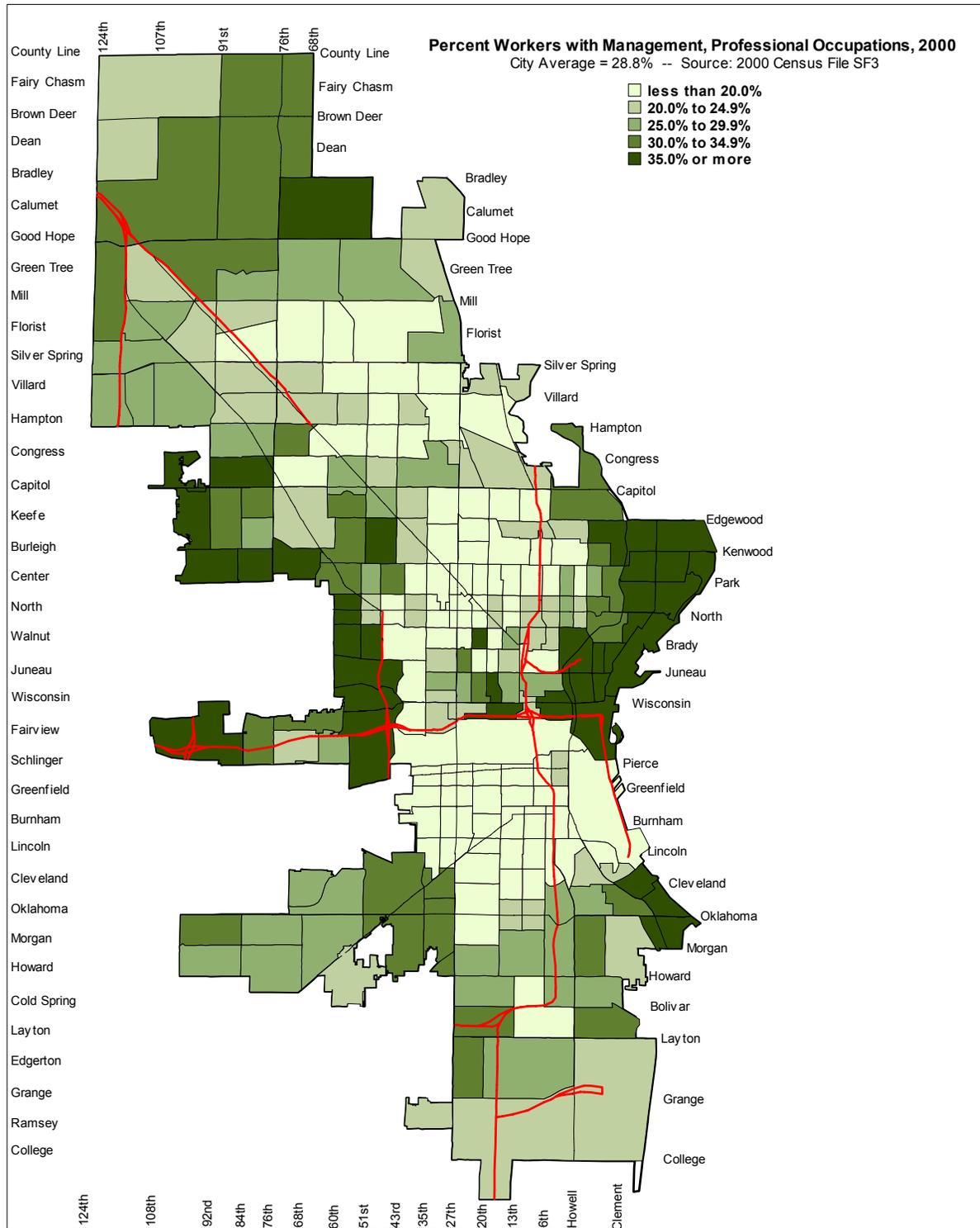
Table 14
Employment by Occupation by Sex
City of Milwaukee
2000

Occupation of Employed	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
Management, professional, and related Service	30,485	24.2%	41,199	31.7%	71,684	28.0%
Service	20,618	16.3%	26,952	20.7%	47,570	18.6%
Sales and office	20,882	16.6%	46,165	35.5%	67,047	26.2%
Farming, fishing, and forestry	331	0.3%	168	0.1%	499	0.2%
Construction, extraction, and maintenance	14,755	11.7%	745	0.6%	15,500	6.0%
Production, transportation, and material moving	39,063	31.0%	14,881	11.4%	53,944	21.1%
Total	126,134	100.0%	130,110	100.0%	256,244	100.0%

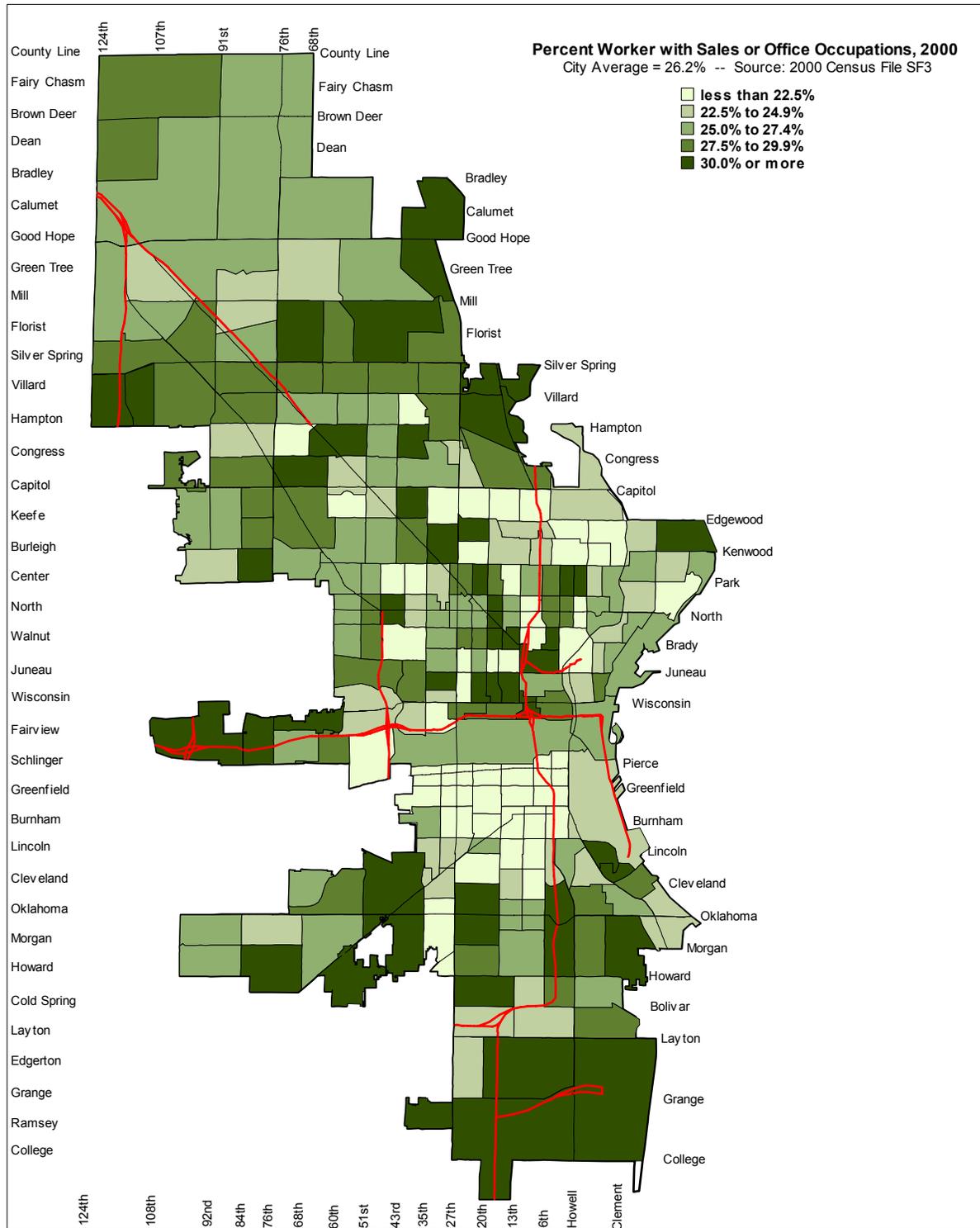
Source: 2000 Census File SF3

less than 20 percent of City residents who worked, worked in manufacturing (production) occupations. About 19 percent of city residents work at lower paying service occupations compared with 11 percent of residents of the rest of Milwaukee County and 10 percent of residents of the rest of the metropolitan area.

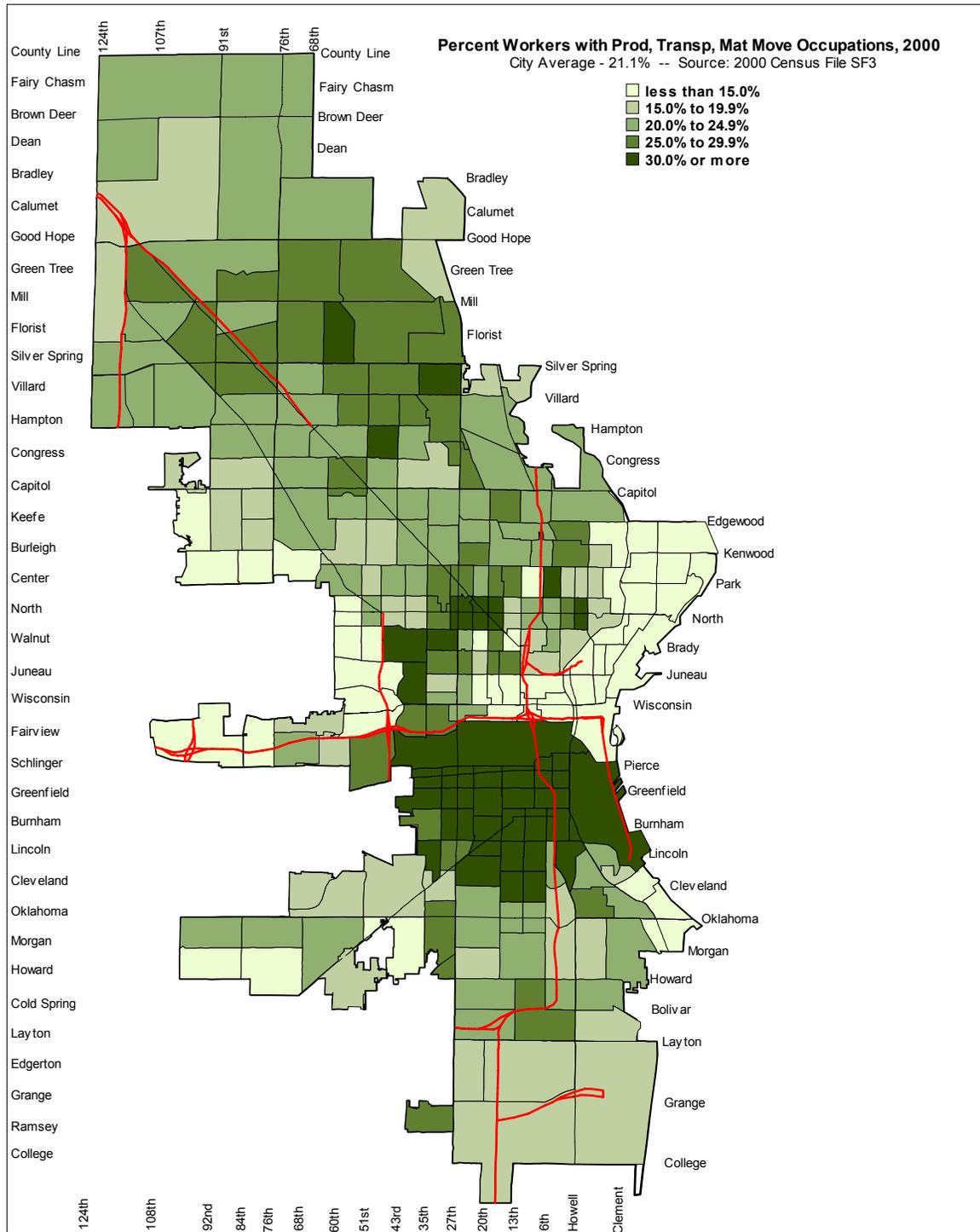
Unlike industry, occupations do tend to be concentrated in city areas as Maps 39 to 42 show. Management workers are most likely to live along the Lake Michigan shoreline or along the Wauwatosa border. Service workers live in the central part of the city. Sales and office workers lived nearly everywhere except in some parts of the central city. Businesses employing sales and office workers are located throughout the city. It's possible that some of these workers are able to walk or use near by public transportation to travel to their place of employment. Production and related workers are heavily concentrated on the near south side and on part of the northwest side. Both of these areas include manufacturing land uses.



Map 39 – Percent Workers Living in Area with Management, Professional and Related Occupations, 2000



Map 41 – Percent Workers Living in Area with Sales or Office Occupations, 2000



Map 42 – Percent Workers Living in Area with Production, Transportation, or Material Moving Occupations, 2000

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Employment – Place of Work

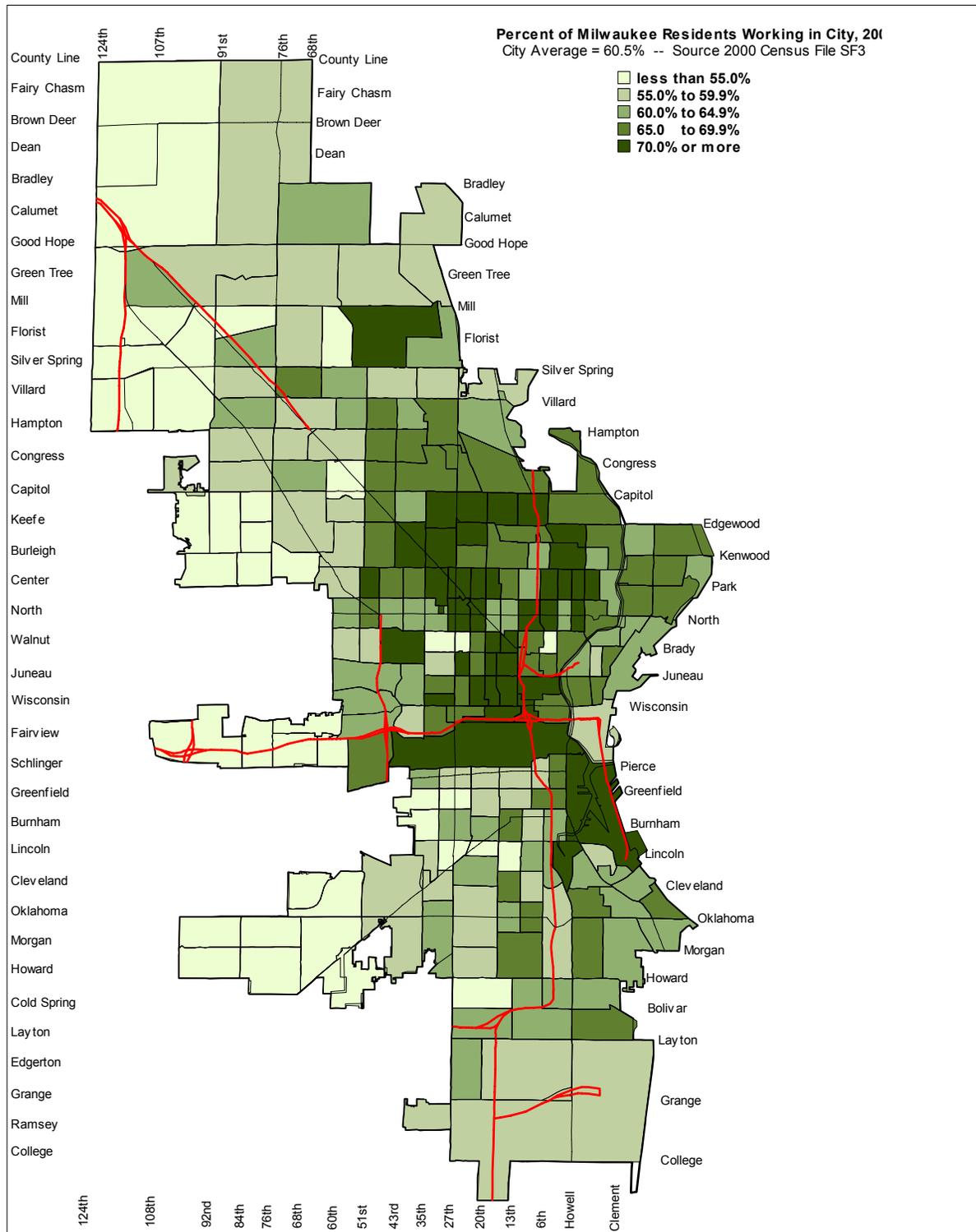
Limited information on place of work is provided in currently available census data. We do, however, know that sixty percent of city residents who work work in the city. In 1990, 67 percent of working residents worked in the city. A higher percentage of city residents worked outside Milwaukee County than in 1990 as Table 15 shows.

Table 15
Place of Work
City of Milwaukee Residents
1990, 2000

Place of Work	1990		2000	
	Number	Percent	Number	Percent
City of Milwaukee	179,743	66.7%	151,145	60.5%
Suburban Milwaukee County	55,424	20.6%	54,723	21.9%
Outside Milwaukee County	34,234	12.7%	44,021	17.6%
Total workers 16 and over	269,401	100.0%	249,889	100.0%

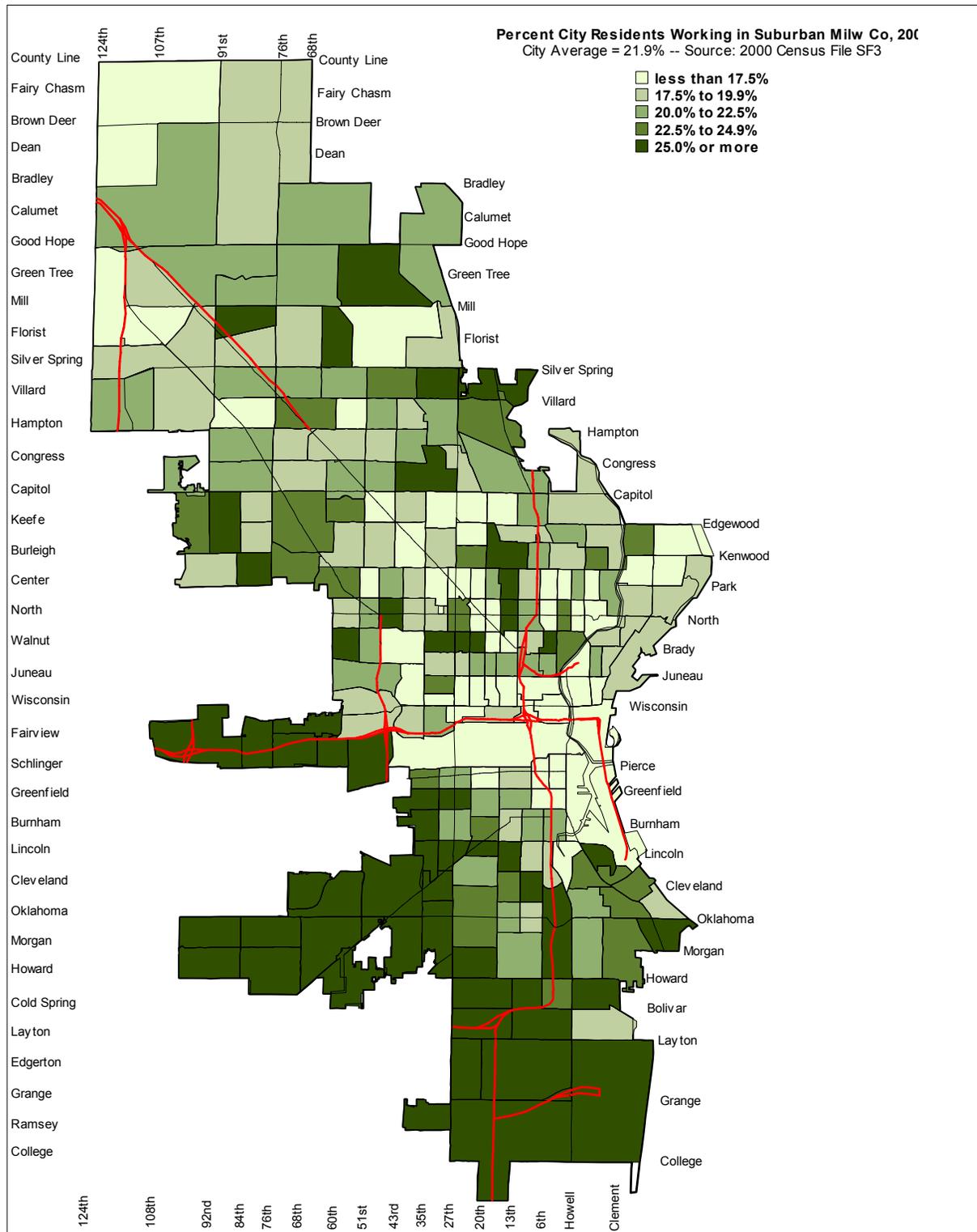
Source: 1990 Census File SF3A, 2000 Census File SF3

Maps 43 to 45 clearly show that the place of work is related to place of residence. Central north residents and east side residents were most likely to work in the city. Residents of the south side were likely to work in suburban Milwaukee county, while residents of the area between Wauwatosa and West Allis were likely to work in either suburban Milwaukee county or outside Milwaukee county. Residents of the area north of Center and West of 60th were likely to work outside Milwaukee county.



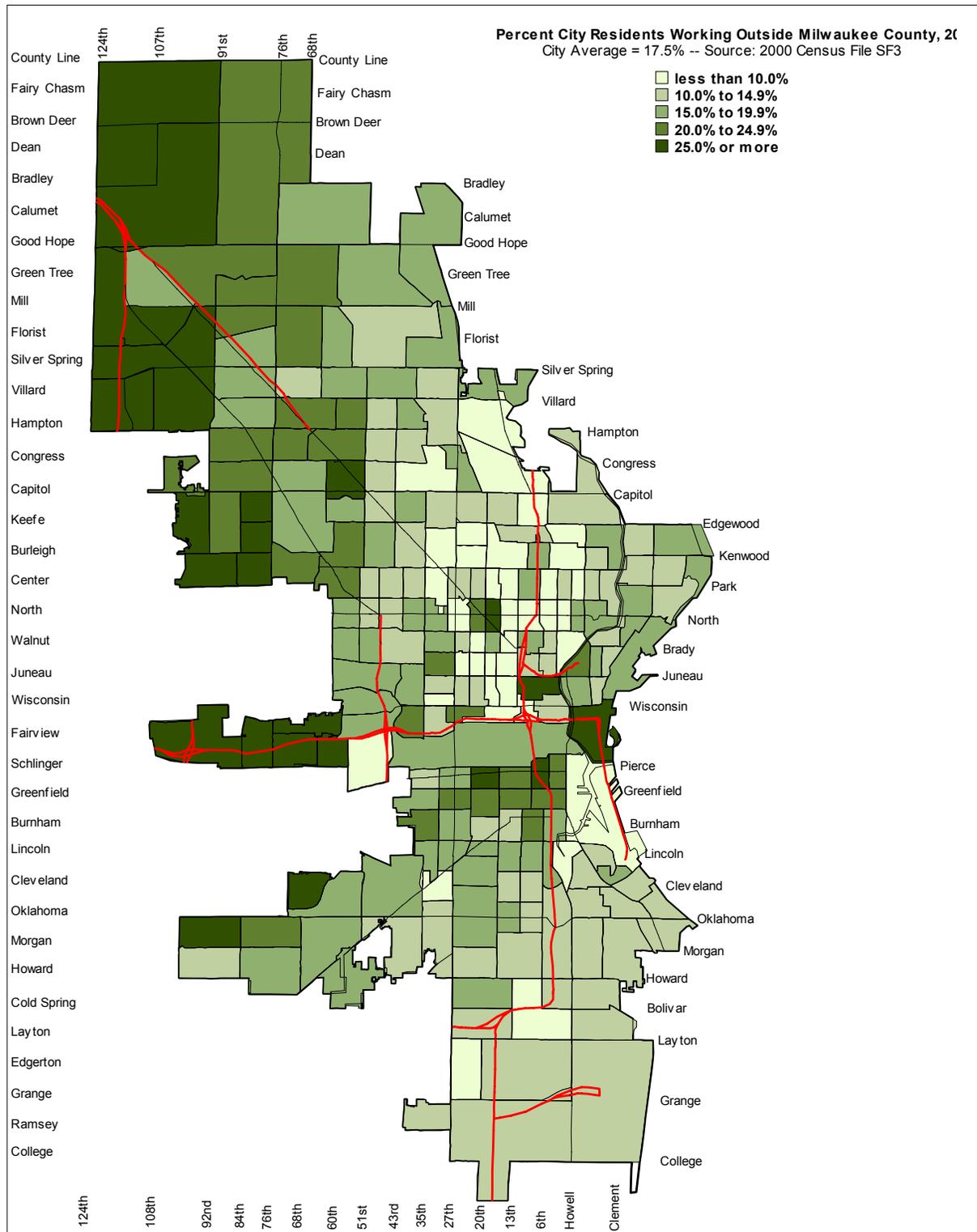
Map 43 – Percent of Area Residents Working in City, 2000

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Map 44 – Percent Area Residents Working in Suburban Milwaukee County, 2000

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Map 45 – Percent Area Residents Working Outside Milwaukee County, 2000

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Employment – Means of Transportation to Work

The commuting patterns of City residents were similar to 1990, but different than 1980. The majority of City residents, 69 percent, drove to work alone. Most workers traveling alone lived outside the central part of the city as Map 46 shows. Central city residents who worked relied on public transportation, Map 47, or were a member of a carpool. Walking was a popular option for east side and downtown residents.

Table 16
Means of Transportation to Work
City of Milwaukee
1980 to 2000

Means of Transportation	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Car, truck, or van - - drove alone	158,389	57.3%	181,020	67.2%	171,820	68.8%
Car, truck, or van - - carpoled	53,604	19.4%	35,638	13.2%	33,980	13.6%
Public transportation (including taxicab)	19,827	7.2%	29,671	11.0%	25,634	10.3%
Walked	19,827	7.2%	16,051	6.0%	11,770	4.7%
Other means	2,192	0.8%	2,595	1.0%	2,317	0.9%
Worked at home	2,754	1.0%	4,426	1.6%	4,368	1.7%
Mean travel time to work (minutes)	19.9	(X)	20.1	(X)	22.5	(X)
Workers 16 and older	276,244	100.0%	269,401	100.0%	249,889	100.0%

Source: U. S. Bureau of the Census

Milwaukee residents spent more time traveling to work than in the past. The average worker spent 22.5 minutes commuting one way during 2000. In 1990 the average worker spent about 2.4 minutes less commuting. Residents of areas where public transportation or carpooling were the primary methods of traveling to work spent more time traveling to work as Map 48 shows.

Many workers using public transportation or car pools to travel to work were forced to do so because they didn't have access to a vehicle in their household as Table 17 shows. Fully 21 percent of the City's households didn't have a vehicle available for their use in 2000. While the percentage is down slightly from 1990 the lack of a vehicle limits opportunities for the household. Map 49 shows households without a vehicle are likely to live in the central city,

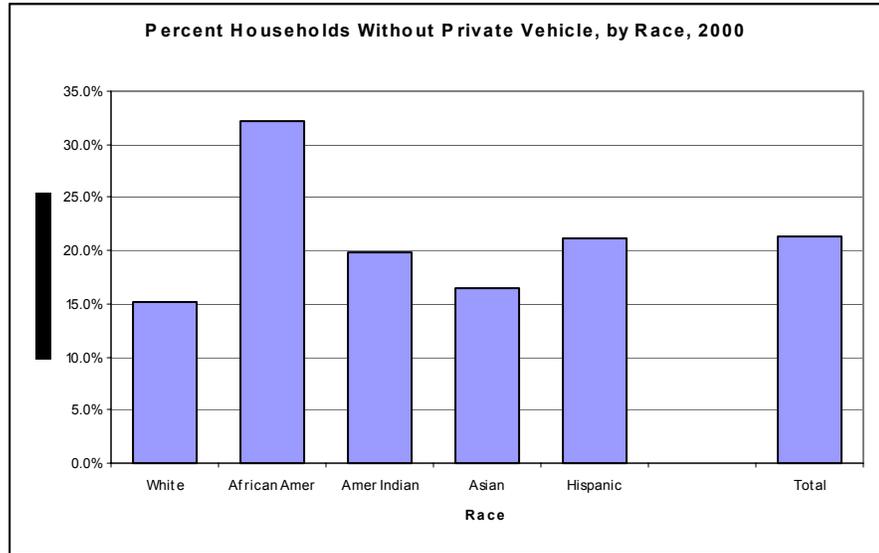
Table 17
Vehicles Available to Household for Personal Use
City of Milwaukee
1990, 2000

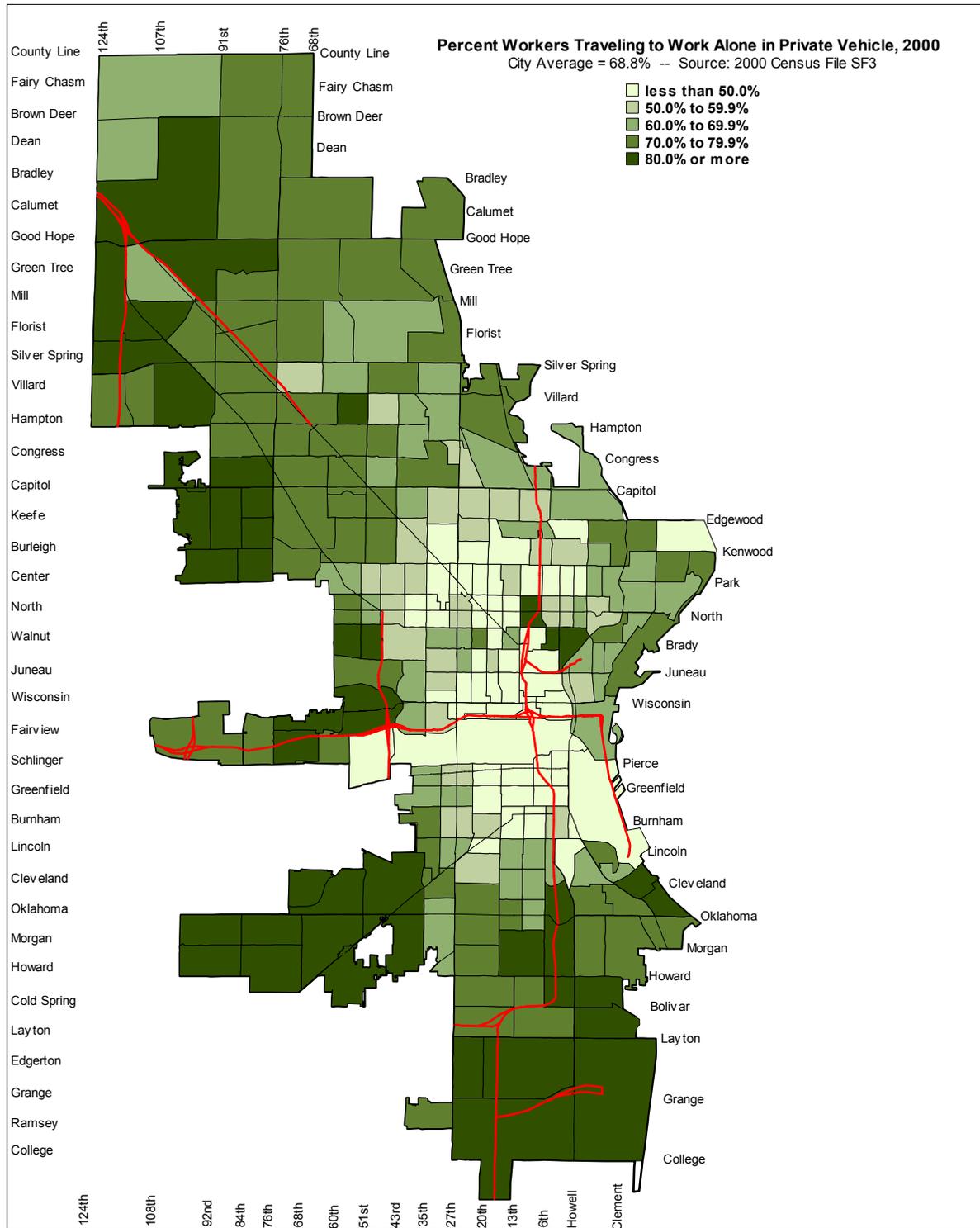
Vehicles	1990		2000	
	Number	Percent	Number	Percent
None	58,967	24.5%	49,589	21.4%
One	96,207	40.0%	101,177	43.6%
Two	65,959	27.4%	63,022	27.1%
Three +	19,407	8.1%	18,390	7.9%
Total Households	240,540	100.0%	232,178	100.0%

Source: 2000 Census File SF1

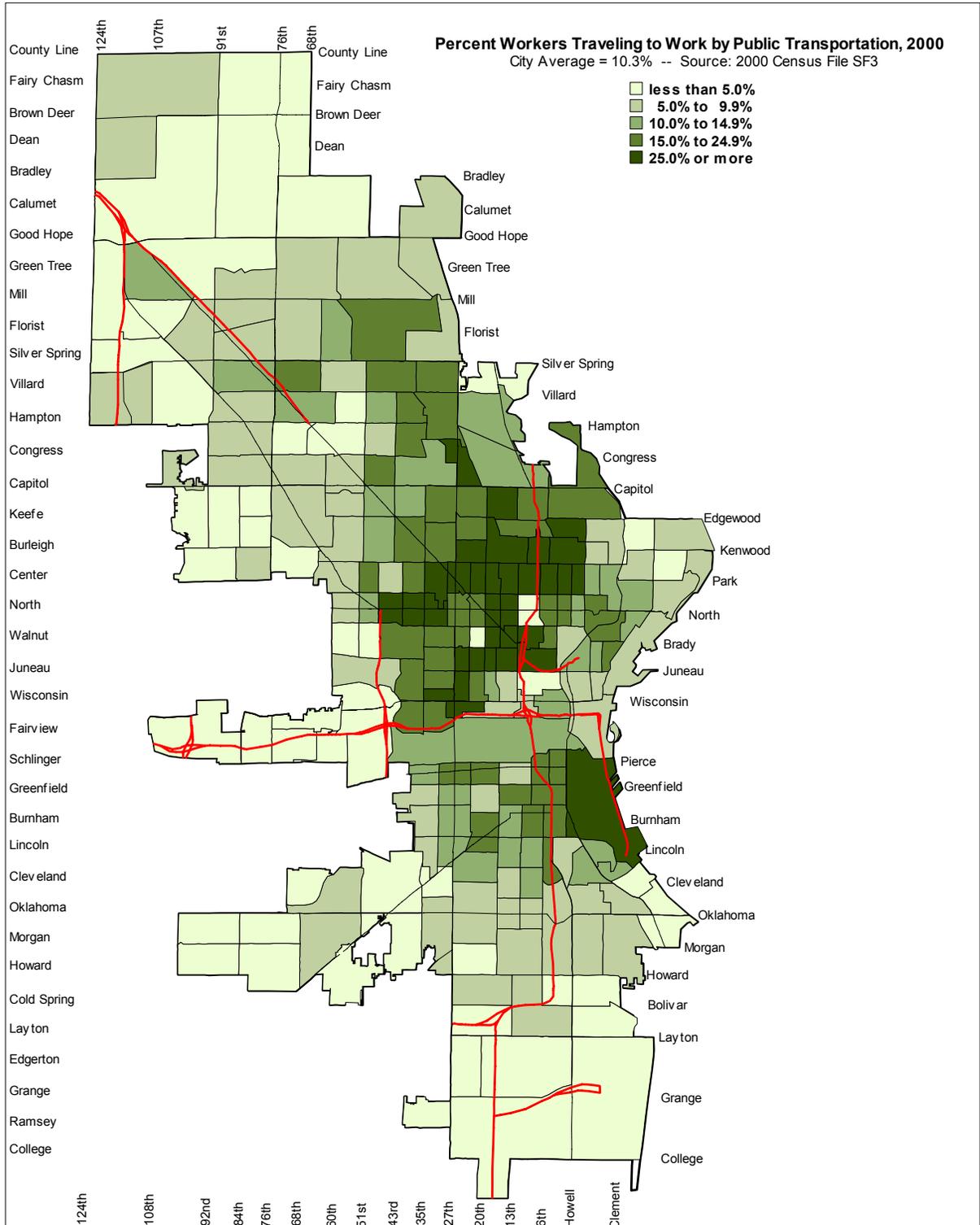
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White households were most likely to have a vehicle available, African Americans least likely.



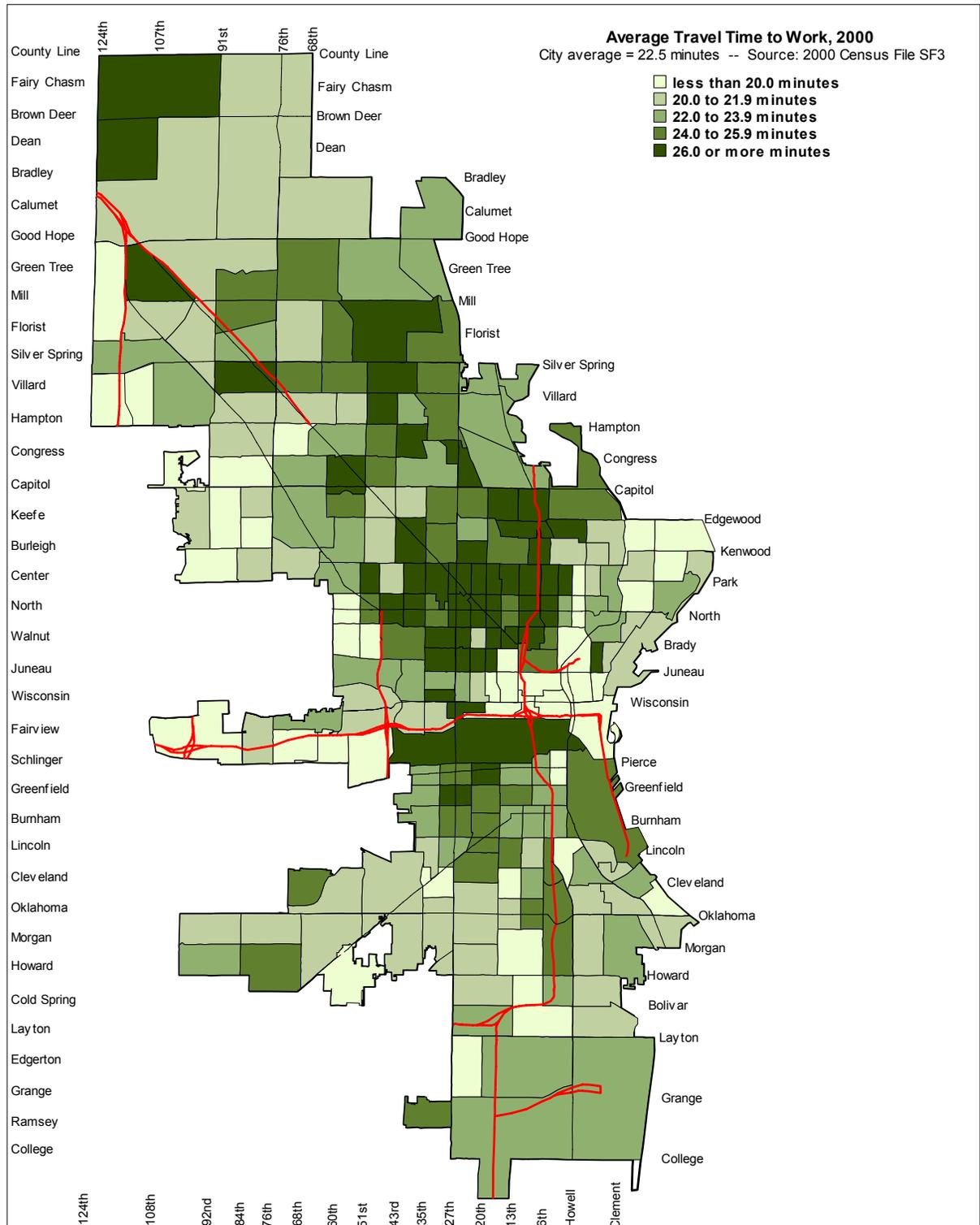


Map 46 – Percent Workers Traveling to Work Alone in a Private Vehicle, 2000

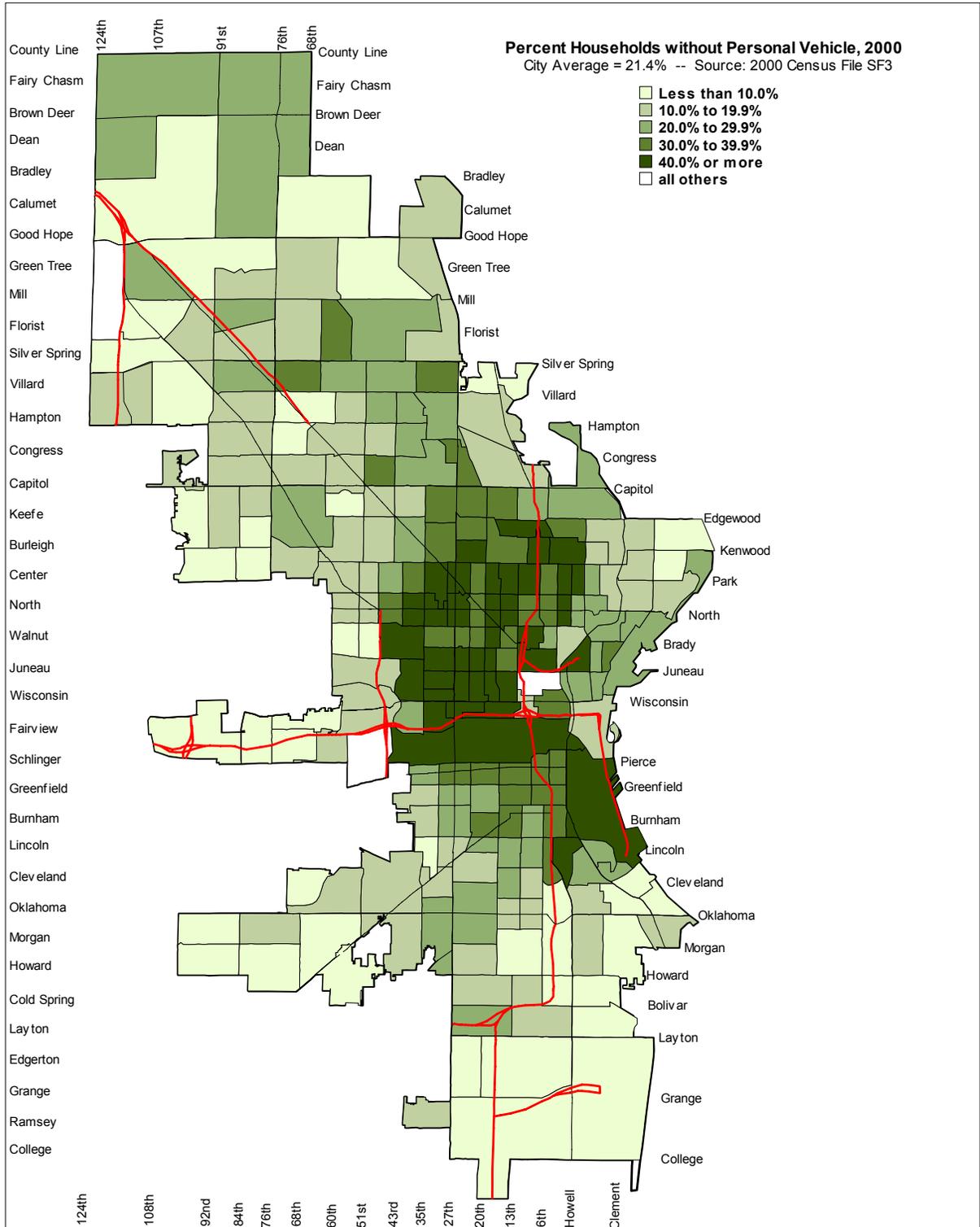


Map 47 – Percent of Workers Traveling to Work by Public Transportation, 2000

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Map 48 – Average Travel Time to Work, 2000



Map 49 – Percent Households without Personal Vehicle, 2000

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Source of Income in 1999

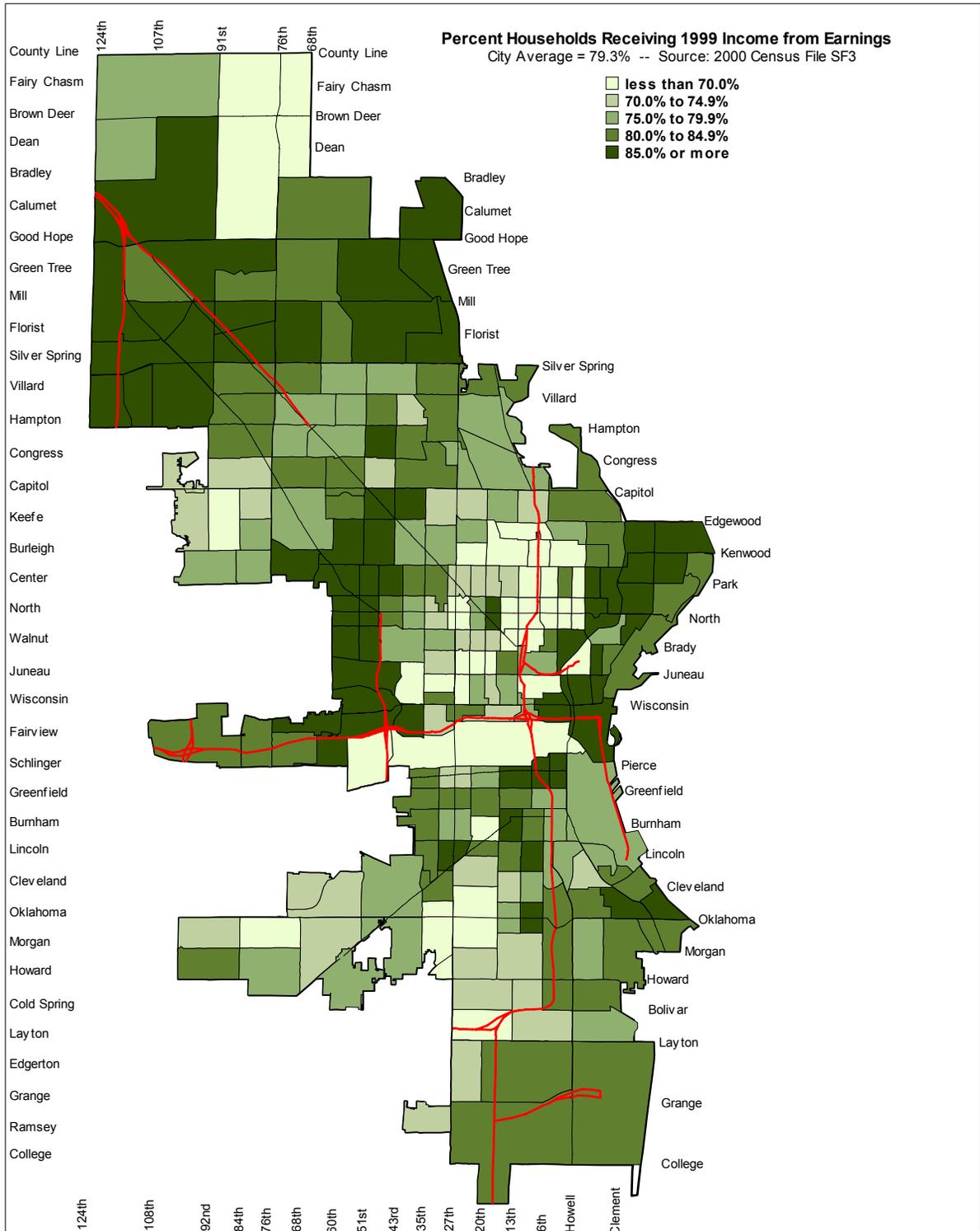
City of Milwaukee households generated nearly \$10 billion in income during 1999. The average household's income was \$41,580. Average household income grew 6 percent faster than the rate of inflation during the 1990s. Table 18 indicates sources of income for City households in 1999. Many households received income from more than one source. Most, 79 percent, received some income from earnings. This is five percent more than in 1989. The proportion of households receiving income from social security or retirement plans declined during the 1990s along with the decline in older residents. Average retirement income increased during the 1990s as employer retirement plans improved. Far fewer households received public assistance than in the past. The average earned through public assistance declined. Wisconsin's W-2 program moved households to work from welfare during the late 1990s. Maps 50 to 53 indicate the location of households receiving income from earnings, interest, social security and public assistance respectively. The highest percentage of households with earnings income ring the central part of the city and were located on the northwest side. Households with income from interest, dividends, and rent were concentrated along the city limits. Relatively few central city households received 1999 income from interest or dividends. Younger households may not have the resources to invest. While social security can include survivor's benefits, areas with the highest percentage of elderly persons received income from social security. Few city households received income form public assistance in 1999. Those households were concentrated in the cental part of the city.

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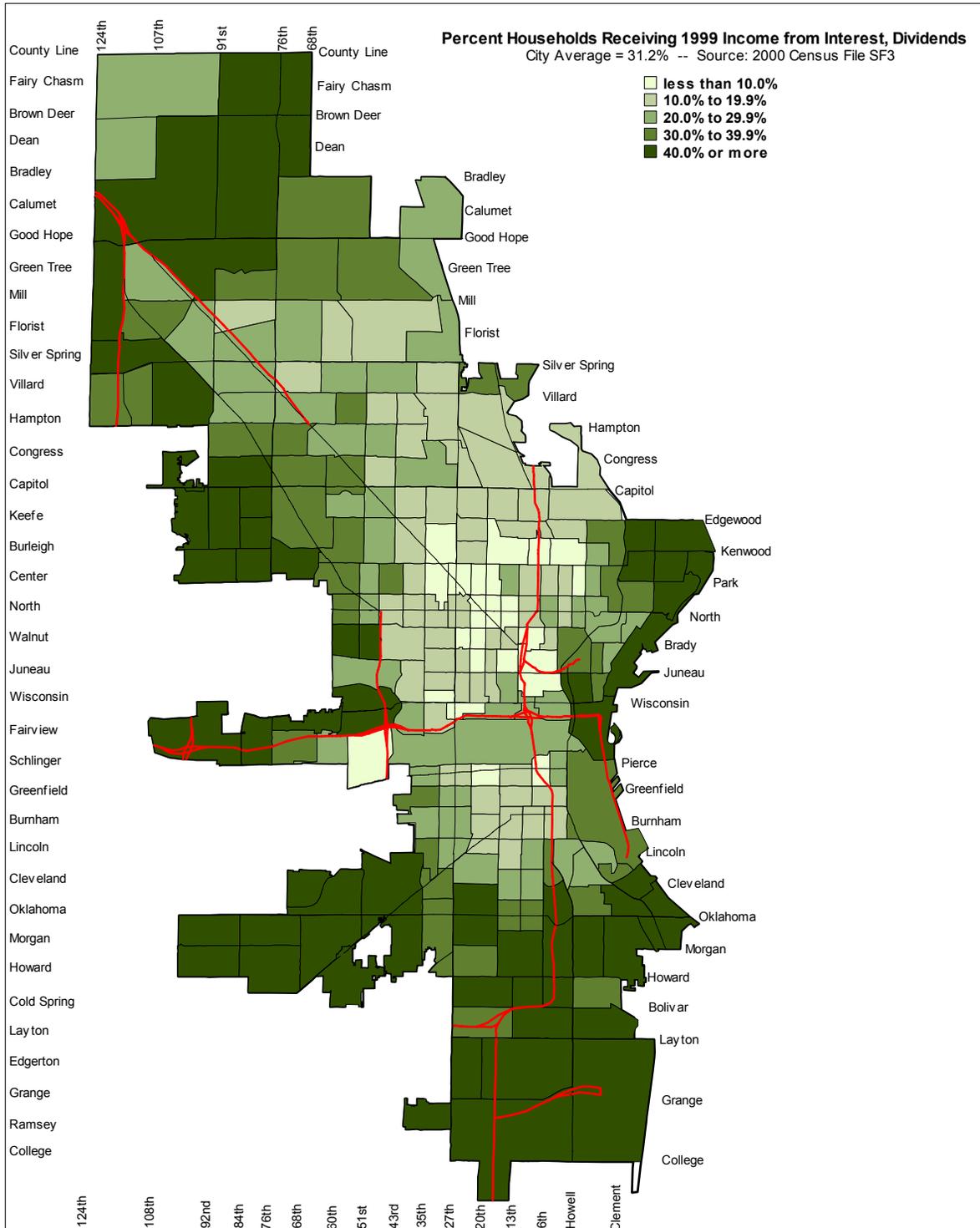
Table 18
Source of Income
City of Milwaukee Households
1989, 1999

Source of Income	1989		1999	
	Number	Percent	Number	Percent
Earnings	179,612	74.5%	184,285	79.3%
Total earnings*	\$7,288,030,478	78.5%	\$7,581,113,400	79.8%
Average*	\$40,577		\$41,138	
With wage or salary income	176,879	73.4%	181,260	78.0%
Total wage or salary*	\$7,037,184,490	96.6%	\$7,354,986,100	97.0%
Average*	\$39,785		\$40,577	
With non farm self employment income**	15,966	6.6%	14,032	6.0%
Total non farm*	\$247,731,133	3.4%	\$226,127,300	3.0%
Average*	\$15,516		\$16,115	
With farm self employment**	814	0.3%		
Total farm*	\$3,114,855	0.0%		
Average*	\$3,827			
Interest, dividend, net rental	94,250	39.1%	72,590	31.2%
Total interest, etc*	\$561,584,980	6.1%	\$494,855,700	5.2%
Average*	\$5,958		\$6,817	
Social Security	65,333	27.1%	55,733	24.0%
Total Social Security*	\$698,873,618	7.5%	\$597,419,200	6.3%
Average*	\$10,697		\$10,719	
Social Security Supplemental**			15,935	6.9%
Total SSI*			\$103,204,200	1.1%
Average*			\$6,477	
Public assistance	36,911	15.3%	10,668	4.6%
Total Public assistance*	\$256,842,259	2.8%	\$32,491,000	0.3%
Average*	\$6,958		\$3,046	
Retirement income	38,051	15.8%	33,733	14.5%
Total Retirement*	\$347,035,721	3.7%	\$471,686,500	5.0%
Average*	\$9,120		\$13,983	
Other income	26,107	10.8%	34,783	15.0%
Total other*	\$126,104,476	1.4%	\$214,968,000	2.3%
Average*	\$4,830		\$6,180	
Total households	240,962	100.0%	232,312	100.0%
Total income*	\$9,278,471,533	100.0%	\$9,495,738,000	100.0%
Average*	\$38,506		\$40,875	

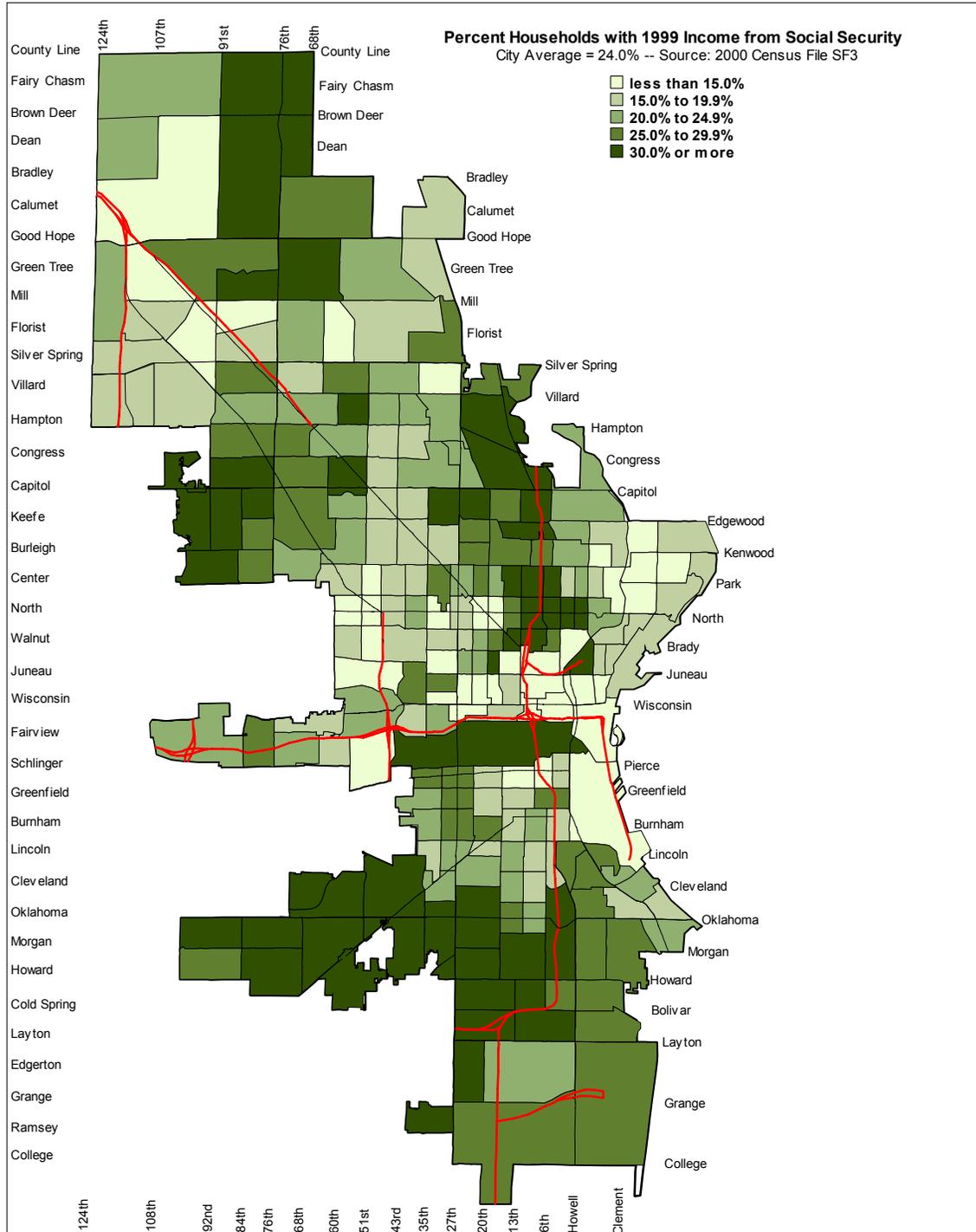
*1989 amounts expressed in 1999 dollars



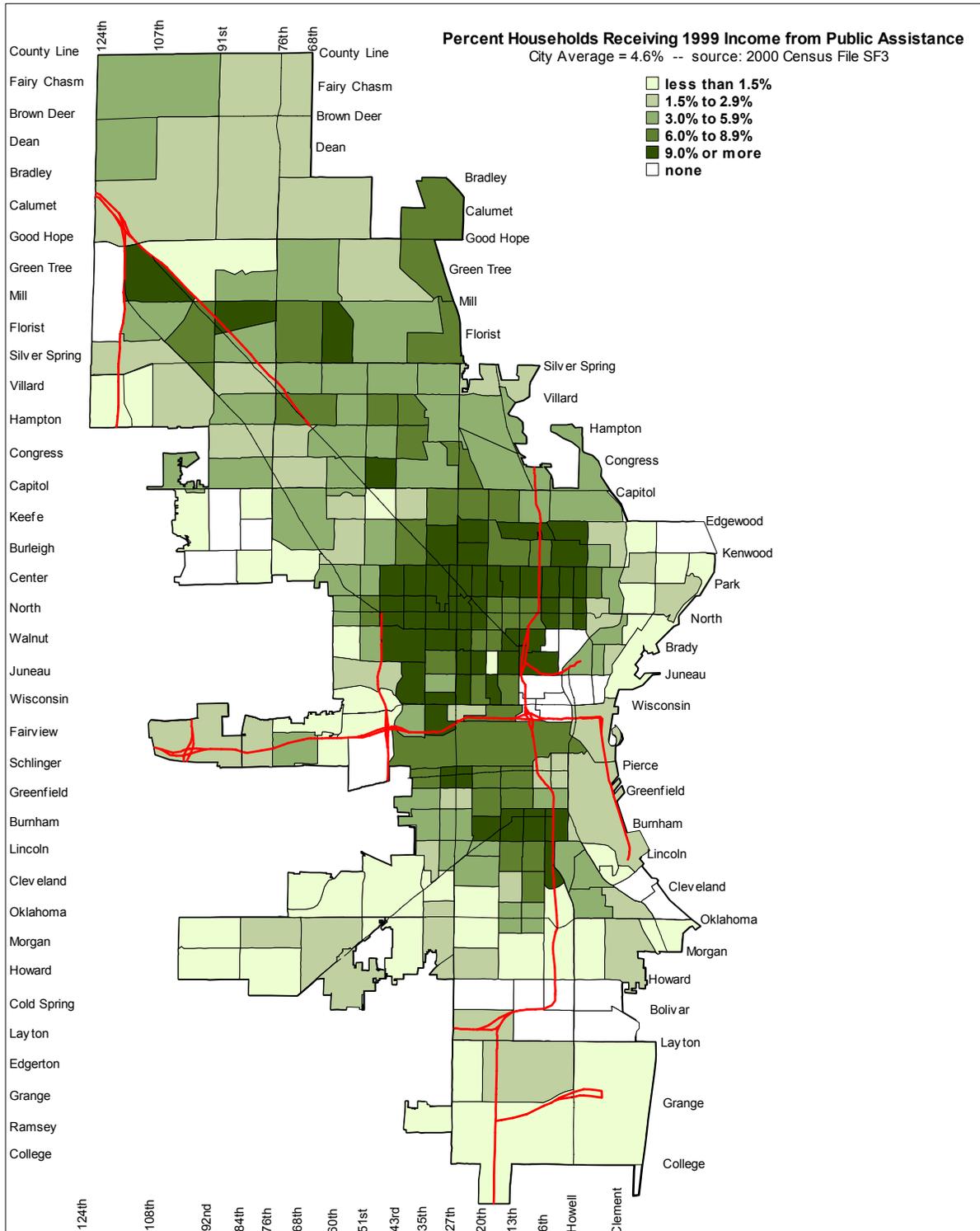
Map 50 – Percent Households with 1999 Income from Earnings



Map 51 – Percent Households with 1999 Income from Interest, Dividends, etc.



Map 52 – Percent Households with 1999 Income from Social Security



Map 53 – Percent Households with 1999 Income from Public Assistance

Income level

Milwaukee's share of metropolitan area very high income households increased slightly between 1989 and 1999. In 1989, the City had 11.8 percent of area households earning \$100,000 (approximately \$138,000 in 1999 dollars) or more. By 1999 the City had 14.7 percent of households earning \$150,000 or more. Despite this increase, the City of Milwaukee has few households with very high incomes as Table 19 indicates. Only five percent of the City's households earned more than \$100,000 in 1999. The City has 39 percent of metropolitan area households, but only 15 percent of metropolitan households earning more than \$100,000 in 1999. On the other hand, the City has 71 percent of metropolitan households earning less than \$10,000. Map 54 shows 1999 median household income by census tract.

Map 55 shows change in median household income between 1989 and 1999. Areas in the central part of Milwaukee or surrounding the central part along with a few areas along the

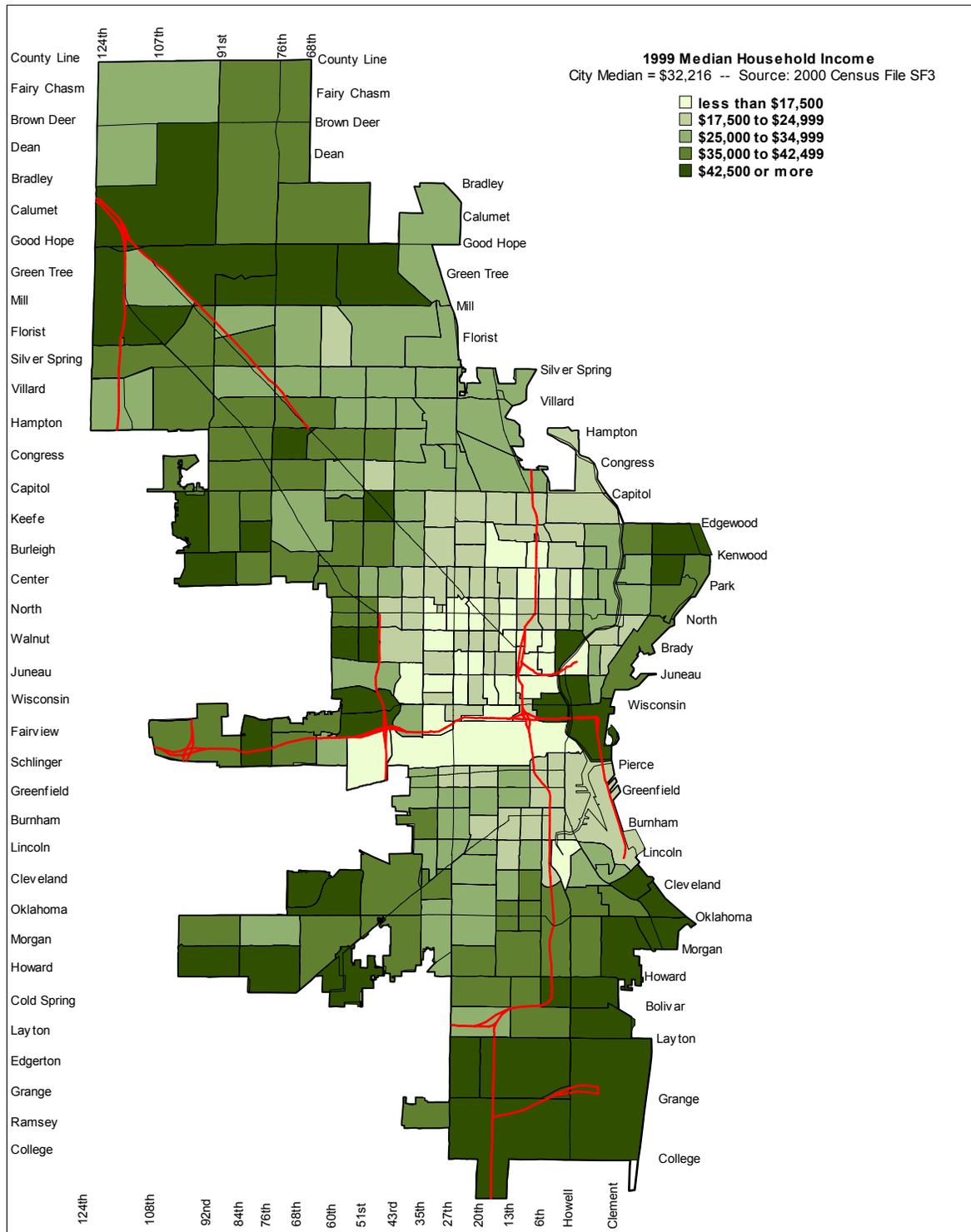
city limits were most likely to record an increase in household income between 1989 and 1999. The central city areas probably benefited from the W-2 program. Some of the surrounding areas experienced an increase because working age persons replaced retirement age persons. Some of the areas with decreases also experienced an increase in older residents. Older residents continue to be more likely to be retired. Retirement income tends to be lower than income from wages and salaries.

**Table 19
Household Income
City of Milwaukee
1999**

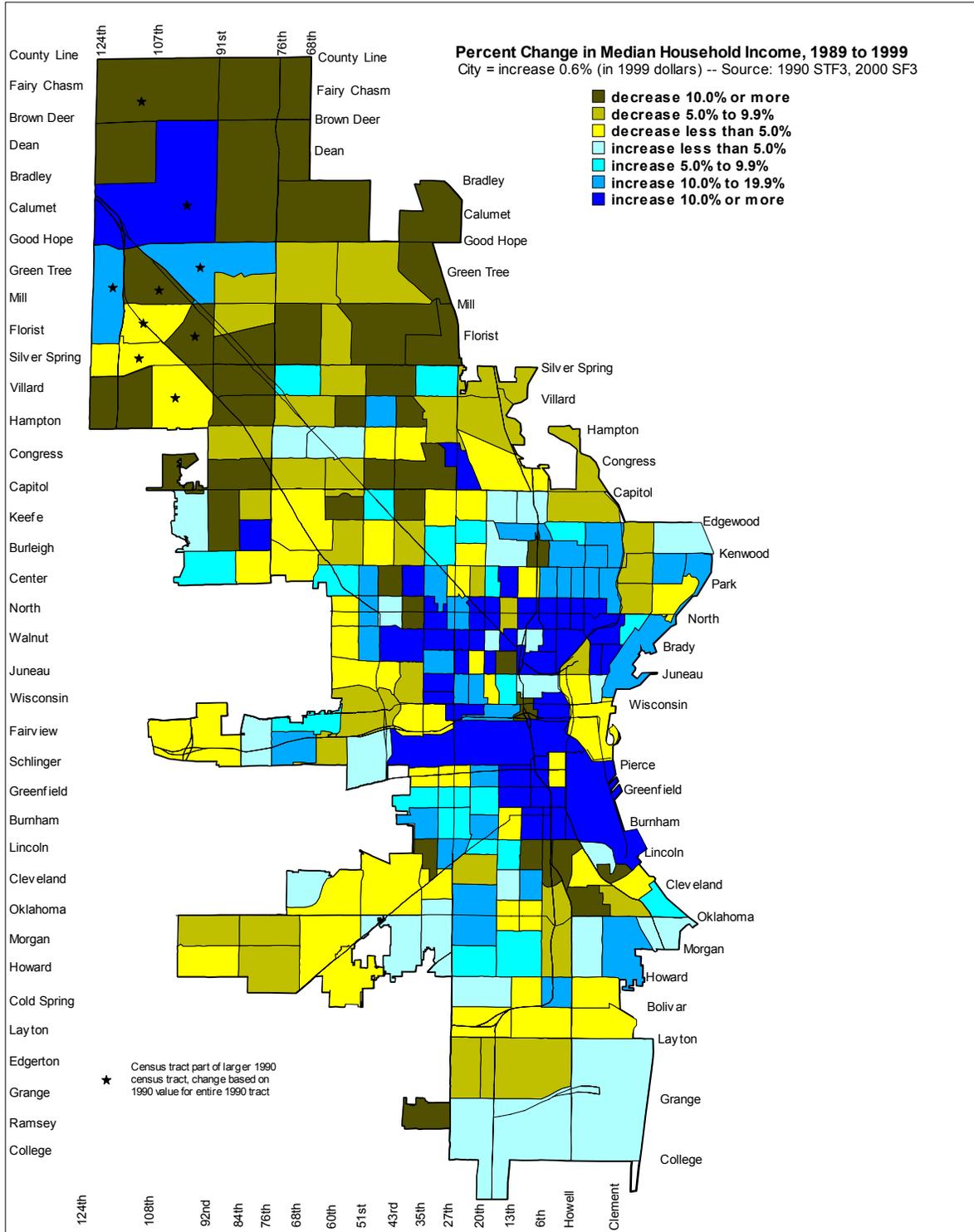
Income in 1999	Number	Percent
Less than \$10,000	32,701	14.1%
\$10,000 to \$14,999	18,446	7.9%
\$15,000 to \$24,999	37,867	16.3%
\$25,000 to \$34,999	35,509	15.3%
\$35,000 to \$49,999	40,961	17.6%
\$50,000 to \$74,999	39,490	17.0%
\$75,000 to \$99,999	16,387	7.1%
\$100,000 to \$149,999	7,778	3.3%
\$150,000 to \$199,999	1,599	0.7%
\$200,000 or more	1,574	0.7%
Total Households	232,312	100.0%
Median household income (dollars)	\$32,216	

Source: 2000 Census Profile Table DP-3

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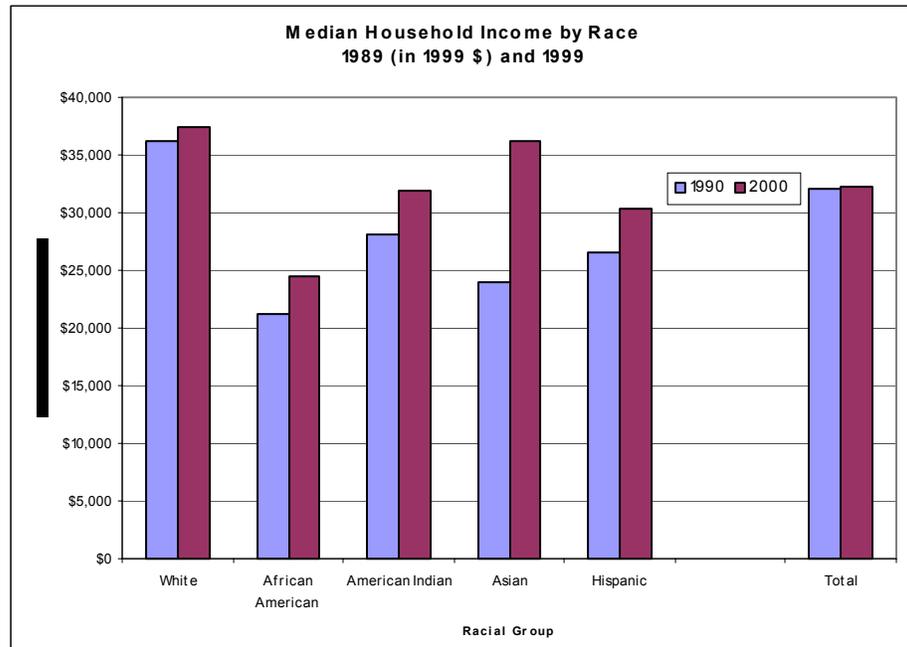
Map 54 – Median Household Income, 1999



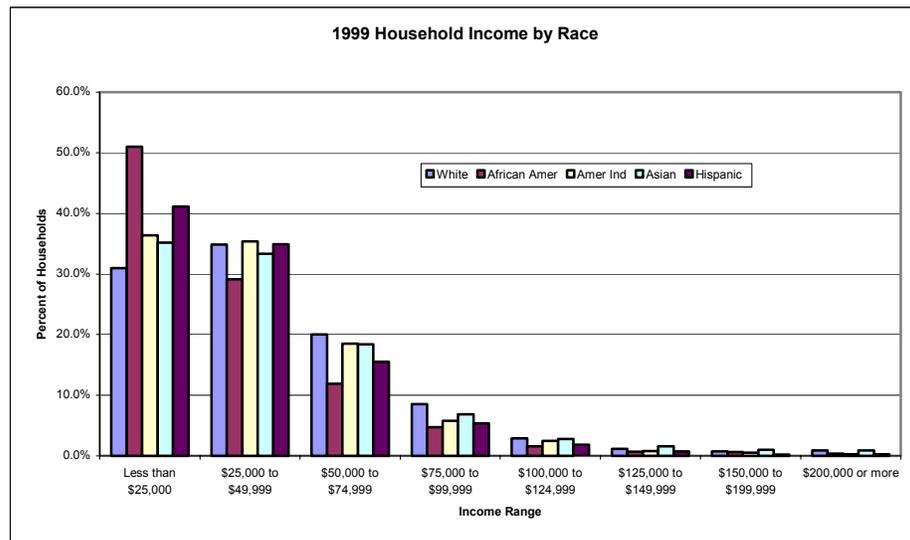
Map 55 – Change in Median Household Income 1989 (in 1999\$) to 1999

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Milwaukee's median household income increased slightly between 1989 and 1999 when inflation was considered. Median household income increased for all racial groups. The increase varied from three percent for white households to 51 percent for Asian households. African American households continue to have the lowest median household incomes.



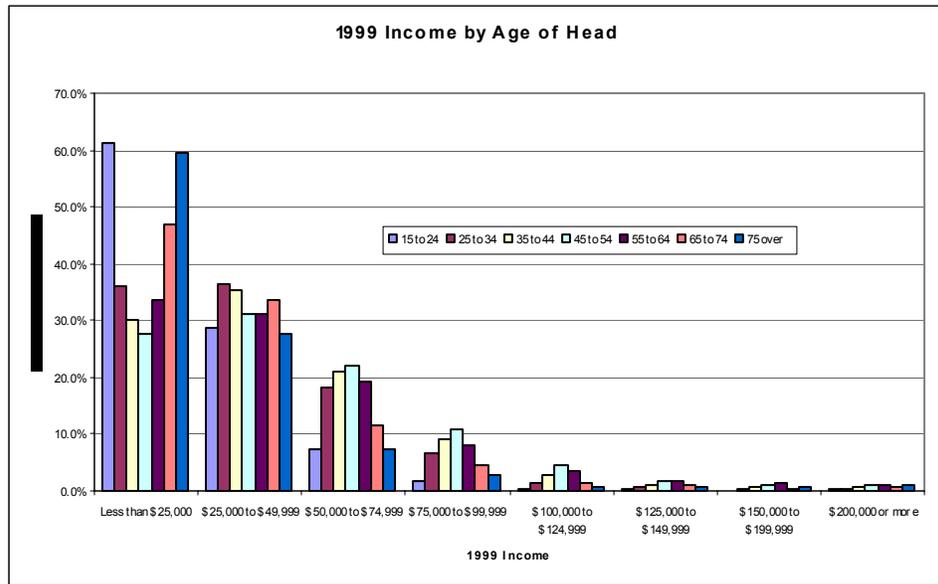
Minority household incomes by census tract indicate that minority incomes are similar to the incomes of white households living in the area. Segregation in Milwaukee is not racial, but economic.



The distribution of households by income is similar for all racial groups except African American. African American households tend to have lower incomes than other households.

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Households with heads aged between 35 and 55 earn the highest incomes in the City. Some heads in the 55 to 65 year age group have retired, bringing down the income level for households in this age group.



Poverty

In 1999, about 21 percent of the City's residents lived below the federally defined poverty level. The 1999 poverty level for a family of four was \$17,029. The poverty rate declined slightly from 22.2 percent in 1989 to 21.3 percent in 1999 as Table 19 shows. The poverty rate for persons under 18 declined during the 1990s from 38 to 32 percent. While the decline is positive, nearly one-third of Milwaukee's children were living below the poverty level in 1999. Fewer of the City's female headed families lived below the poverty level in 1999 than ten years earlier, perhaps due to W-2.

Milwaukee continues to be an economically segregated area. In 2000, 79 percent of the metropolitan area's persons living in households with incomes below the 1999 poverty level lived in the City of Milwaukee. This rate was up slightly from 1980 when the rate was 77 percent, but down from 1990 rate of 84 percent. Map 56 shows the percent of census tract population below the 1999 poverty level. Of course, the highest rates were in areas with the lowest incomes. Poverty rates decreased in this area during the 1990s, perhaps due to the introduction of W-2.

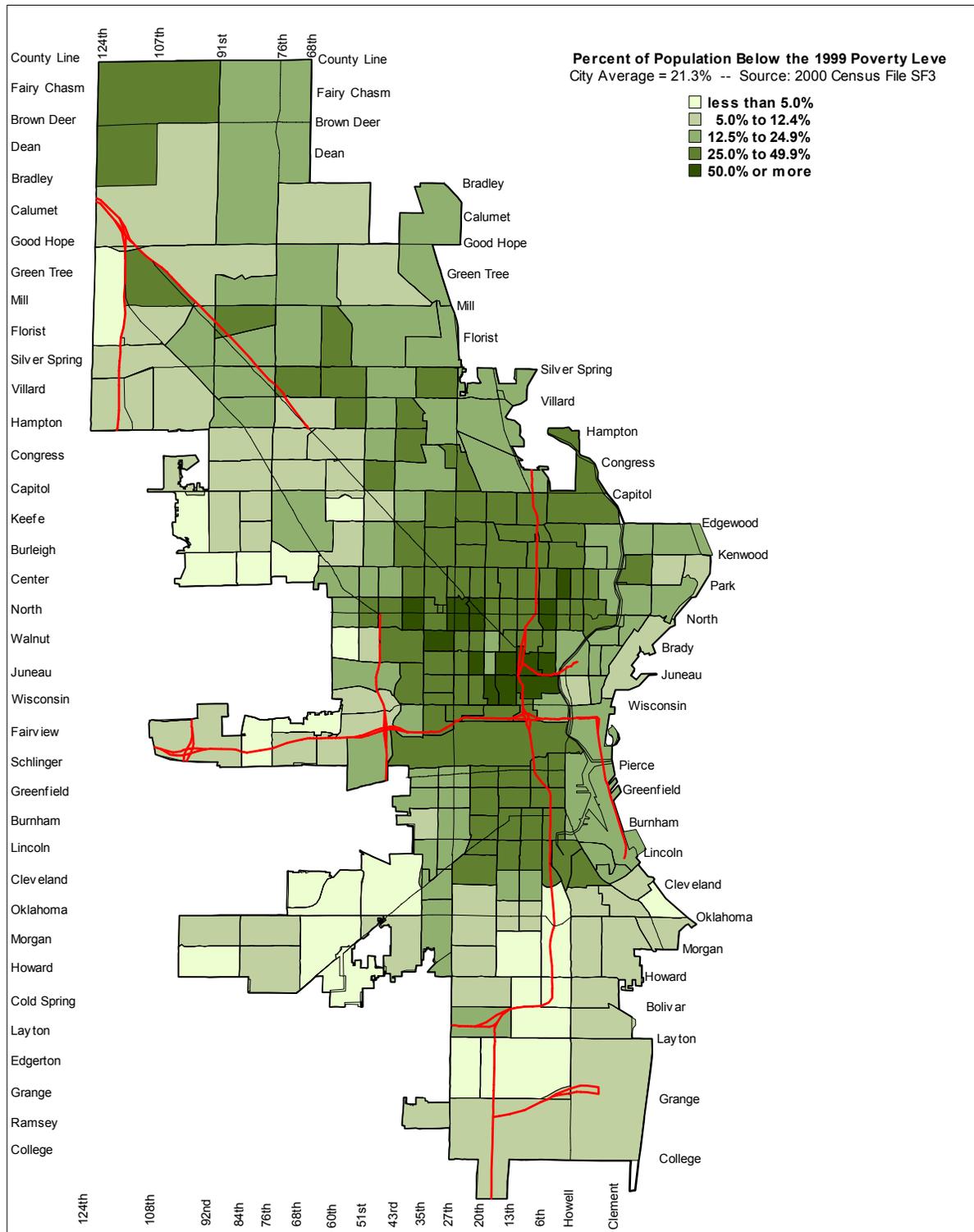
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Table 19
Poverty Status
City of Milwaukee
1980 to 2000

Group	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Families	17,750	11.2%	27,995	18.5%	23,687	17.4%
With related children under 18 years	12,327	14.6%	25,436	30.4%	20,720	25.7%
With related children under 5 years	na		14,457	36.7%	11,271	31.3%
Families with female householder, no husband present	12,845	34.5%	21,385	44.9%	16,964	35.4%
With related children under 18 years	12,327	45.4%	20,475	58.0%	15,739	42.9%
With related children under 5 years	na		11,465	70.9%	8,417	53.2%
Individuals	85,328	13.8%	135,583	22.2%	123,664	21.3%
18 years and over	na		71,598	16.2%	70,477	17.1%
65 years and over	5,842	7.9%	7,316	10.0%	6,752	11.0%
Related children under 18 years	38,026	22.5%	63,223	37.6%	52,146	31.6%
Related children 5 to 17 years	25,293	21.1%	41,176	35.8%	36,597	30.7%

Source: U. S. Bureau of the Census

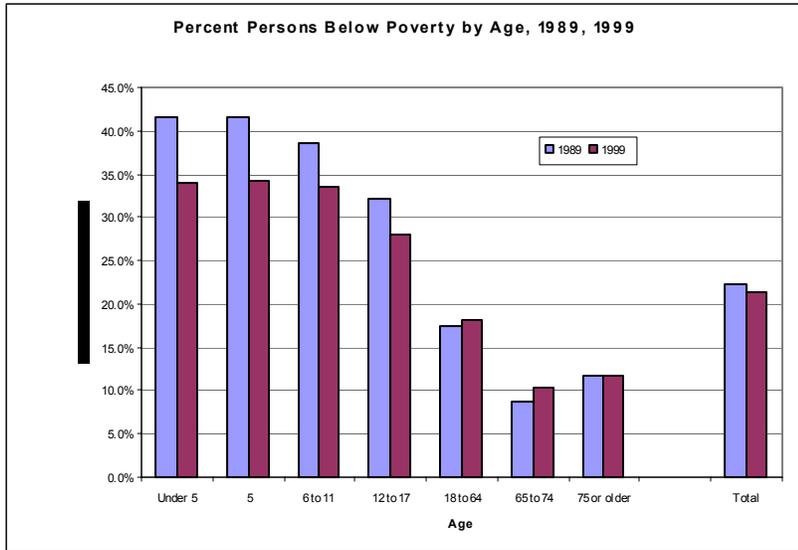
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Map 56 – Percent of Population Below the 1999 Poverty Level

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Poverty rates declined for children of all ages, but remained similar for older persons during the 1990s. Fully one-third of the City's children lived below the poverty level in 1999.



Poverty rates declined for all racial groups except white during the 1990s. Asian experienced the greatest decline from 44 to 22 percent. Whites continued to have the lowest poverty rate, while African Americans continued to have the highest.

